

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	1,064,714,799
Debt securities	1B	2	3,163,710,951
Land and buildings	1C	3	0
Loans	1D	4	43,090,321
Cash and deposits		5	75,450,973
Other invested assets	1E	6	-57,593,202
Investment income due or accrued		7	2,577,379
Outstanding premiums and agents' balances	1F	8	3,303,194
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	385,653
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	15,508,118
Other assets	1J	14	47,107
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>4,311,195,293</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	3,997,608,870
Other liabilities:			
Outstanding claims		17	3,212,391
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	18,851
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	614,477
Others	1M	23	302,458,636
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>4,303,913,225</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>7,282,068</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	4,070,080
Debt securities	1B	2	790,205,105
Land and buildings	1C	3	0
Loans	1D	4	4,201,850
Cash and deposits		5	134,934,441
Other invested assets	1E	6	-5,694,955
Investment income due or accrued		7	113,792
Outstanding premiums and agents' balances	1F	8	51,760,708
Deposits withheld by cedants		9	807,372
Reinsurance recoverables (on paid claims)	1G	10	9,710,473
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	5,681,991
Other assets	1J	14	17,810,157
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>1,013,601,014</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	523,858,558
Other liabilities:			
Outstanding claims		17	52,382,556
Annuities due and unpaid		18	0
Reinsurance deposits		19	3,796,027
Amounts owing to insurers		20	47,522,474
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	18,607,756
Others	1M	23	129,660,994
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>775,828,365</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>237,772,649</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	707,133,099
Debt securities	1B	2	52,250,452
Land and buildings	1C	3	0
Loans	1D	4	14,581,262
Cash and deposits		5	18,209,205
Other invested assets	1E	6	-29,010
Investment income due or accrued		7	436,934
Outstanding premiums and agents' balances	1F	8	572,014
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	204,163
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	3,843,628
Other assets	1J	14	3,639,150
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>800,840,897</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	769,400,754
Other liabilities:			
Outstanding claims		17	1,664,622
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,266
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	130,872
Others	1M	23	7,581,051
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>778,778,565</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>22,062,332</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	784,977,647	59,257,804	844,235,451
Collective investment schemes	2	207,239,527	13,239,821	220,479,348
Total (1 to 2) = Row 1 of Form 1	3			1,064,714,799

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	4,070,080	0	4,070,080
Total (1 to 2) = Row 1 of Form 1	3			4,070,080

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	79,005,243	0	79,005,243
Collective investment schemes	2	0	628,127,856	628,127,856
Total (1 to 2) = Row 1 of Form 1	3			707,133,099

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	1,499,330,543
Qualifying debt securities	2	1,430,547,366
Other debt securities	3	233,833,042
Total (1 to 3) = Row 2 of Form 1	4	3,163,710,951

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	339,215,334
Qualifying debt securities	2	398,386,165
Other debt securities	3	52,603,606
Total (1 to 3) = Row 2 of Form 1	4	790,205,105

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	37,942,012
Qualifying debt securities	2	8,749,256
Other debt securities	3	5,559,184
Total (1 to 3) = Row 2 of Form 1	4	52,250,452

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	43,090,321	0	43,090,321
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			43,090,321

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	4,201,850	0	4,201,850
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			4,201,850

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	14,581,262	0	14,581,262
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			14,581,262

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Life: SIF - Participating 2**

**Reporting Cycle: 201512**

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

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

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

**I518C AVIVA LTD**

**Life: SIF - Participating**

**Reporting Cycle: 201512**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	1,363,674,517	-9,627,923
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	1,363,674,517	-9,627,923
Swaps:			
(a) Interest rate swaps	14	19,000,000	-413,422
(b) Currency swaps	15	572,620,379	-47,551,857
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	591,620,379	-47,965,279
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	1,955,294,896	-57,593,202
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-57,593,202

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

**I518C AVIVA LTD**

**Life: SIF - Non-Participating**

**Reporting Cycle: 201512**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	233,242,293	-3,502,404
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	233,242,293	-3,502,404
Swaps:			
(a) Interest rate swaps	14	17,374,398	432,406
(b) Currency swaps	15	55,101,815	-2,624,957
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	72,476,213	-2,192,551
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	305,718,506	-5,694,955
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-5,694,955

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

**I518C AVIVA LTD**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 201512**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	2,677,233	-29,010
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	2,677,233	-29,010
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	2,677,233	-29,010
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-29,010



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

**I518C AVIVA LTD**

**Life: OIF - Participating 2**

**Reporting Cycle: 201512**

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

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

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

**I518C AVIVA LTD**

**Life: OIF - Participating**

**Reporting Cycle: 201512**

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

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

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

**I518C AVIVA LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 201512**

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

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

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

**I518C AVIVA LTD**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 201512**

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

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



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

**I518C AVIVA LTD**

**Life: SIF - Participating 2**

**Reporting Cycle: 201512**

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

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

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

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

**I518C AVIVA LTD**

**Life: SIF - Participating**

**Reporting Cycle: 201512**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	3,224,137
Above 3 months but not exceeding 6 months	3	65,787
Above 6 months but not exceeding 12 months	4	13,585
Above 12 months	5	-315
Gross total (2 to 5)	6	3,303,194
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	3,303,194
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	3,303,194

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

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

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

**I518C AVIVA LTD**

**Life: SIF - Non-Participating**

**Reporting Cycle: 201512**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	573,470
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	40,293,898
Above 3 months but not exceeding 6 months	3	1,875,846
Above 6 months but not exceeding 12 months	4	4,003,861
Above 12 months	5	3,092,633
Gross total (2 to 5)	6	49,266,238
Provision for doubtful debts	7	1,216,967
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	48,049,271
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	3,711,437
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	3,711,437
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	3,711,437
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	51,760,708

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

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

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

**I518C AVIVA LTD**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 201512**

Description	Row No.	Amount
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	554,046
Above 3 months but not exceeding 6 months	3	1,054
Above 6 months but not exceeding 12 months	4	2,998
Above 12 months	5	13,916
Gross total (2 to 5)	6	572,014
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	572,014
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
<b>Total (8 + 16) = Row 8 of Form 1</b>	17	572,014

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

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

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

**I518C AVIVA LTD**

**Life: OIF - Participating 2**

**Reporting Cycle: 201512**

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

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

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

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

**I518C AVIVA LTD**

**Life: OIF - Participating**

**Reporting Cycle: 201512**

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

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

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

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

**I518C AVIVA LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 201512**

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

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

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

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

**I518C AVIVA LTD**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 201512**

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

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

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	385,653
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	385,653
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	385,653

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	5,618,915
Reinsurance recoverables written off during the year	2	249,971
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	9,710,473
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	9,710,473
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	9,710,473

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims):		
<i>Outstanding period</i>		
Up to 1 year	3	204,163
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	204,163
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	204,163

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	102,091
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	15,406,027
Total (1 to 3) = Row 13 of Form 1	4	15,508,118

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	2,109,911
Balances due from overseas branches / related corporations	2	2,755,725
Balances due from other insurance funds established and maintained under the Act	3	816,355
Total (1 to 3) = Row 13 of Form 1	4	5,681,991

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	3,843,628
Total (1 to 3) = Row 13 of Form 1	4	3,843,628

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Other debtors	1	47,107
Total = Row 14 of Form 1	26	47,107

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Miscellaneous deposits	1	166,961
Other debtors	2	3,217,452
Prepayments	3	1,427,168
Deferred acquisition costs	4	12,998,576
Total = Row 14 of Form 1	26	17,810,157

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Other debtors	1	3,130,231
Prepayments	2	6
Deferred acquisition cost	3	508,913
Total = Row 14 of Form 1	26	3,639,150

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	4,311,195,293
Balance in the surplus account	2	7,282,068
Other liabilities	3	306,304,355
Policy assets (1 - 2 - 3)	4	3,997,608,870
Sum of liability in respect of each policy of the participating fund	5	3,758,627,484
Minimum condition liability	6	2,636,141,698
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	3,997,608,870

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating 2**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	614,477
Total (1 to 3) = Row 22 of Form 1	4	614,477

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	101,863
Balances due to other insurance funds established and maintained under the Act	3	18,505,893
Total (1 to 3) = Row 22 of Form 1	4	18,607,756

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	1,587
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	129,285
Total (1 to 3) = Row 22 of Form 1	4	130,872

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Accrued expenses	1	3,071,059
New business and renewal deposits	2	1,227,782
Policyholders' deposit	3	59,787,741
Provision for taxation	4	2,096,935
Trade creditors	5	264,094
Unpresented cheques	6	173,781
Commission payable	7	7,743,468
Advance premium	8	223,642,945
Accrued interest on advance premium	9	799,783
Other creditors	10	3,651,048
Total = Row 23 of Form 1	26	302,458,636

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Accrued expenses	1	15,934,940
CPF clearing account	2	931,638
Experience refund payable	3	39,066,868
GST	4	1,215,575
New business and renewal deposits	5	3,775,026
Other creditors	6	2,299,179
Policyholders' deposit	7	5,734,976
Provision for audit fees	8	556,756
Provision for bonus	9	13,222,749
Provision for tax fees	10	344,600
Provision for taxation	11	15,168,131
Trade creditors	12	9,454,256
Unpresented cheques	13	2,599,305
Withholding tax payable	14	13,910
Commission payable	15	19,268,042
Advance premium	16	75,034
Policyholders' CPF interest	17	9
Total = Row 23 of Form 1	26	129,660,994

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Accrued expenses	1	197,981
New business and renewal deposits	2	981,490
Policyholders' deposit	3	3,928,710
Provision for taxation	4	861,979
Trade creditors	5	485,933
Unpresented cheques	6	218,163
Commission payable	7	408,196
Advance premium received	8	20,768
GST	9	22,123
Other creditors	10	455,708
Total = Row 23 of Form 1	26	7,581,051

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Non-Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	6,490,342
Net income	2	7,282,068
Transfer (to) from head office / shareholders fund	3	-6,490,342
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	7,282,068

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	258,110,007
Net income	2	47,736,229
Transfer (to) from head office / shareholders fund	3	-68,073,587
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	237,772,649

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	29,048,195
Net income	2	8,014,137
Transfer (to) from head office / shareholders fund	3	-15,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	22,062,332

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	342,508,116	0	342,508,116
Total (1 to 3)	4	0	342,508,116	0	342,508,116

**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: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	0	113	113
Total (1 to 3)	4	0	0	113	113

**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: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating 2**

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

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

NIL

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

NIL

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

**Amount**

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating**

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

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

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

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Non-Participating**

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

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

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

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Investment-Linked**

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

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

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

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating 2**

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

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

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

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating**

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

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

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

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Non-Participating**

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

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

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

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



**ANNUAL RETURN: NOTES TO FORM 1**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Investment-Linked**

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

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

NIL

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

NIL

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

## ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2015 12

1) The policy liabilities of Life Participating Fund includes a provision for deferred tax liabilities on undistributed surplus of \$233,671,585 as at 31 December 2015.

2) Total Gross Allocation from Life Participating Fund - \$59,593,137

Allocation to Shareholders:

Gross Allocation - \$7,282,068

Tax on Allocation - \$1,237,952

Net Allocation - \$6,044,116

Allocation to Policyholders:

Gross Allocation - \$53,102,795

Tax on Allocation - \$5,310,280

Net Allocation - \$47,792,515

3) Breakdown of other invested assets:

Life Participating Fund: The negative balance for other invested assets relates to the unrealised loss in currency forwards and currency swaps held.

Life Non-participating Fund: The negative balance for other invested assets relates to the unrealised loss in currency forwards and currency swaps held.

Life Investment-linked Fund: The negative balance for other invested assets relates to the unrealised loss in currency forwards held.

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	961,247,227
Less: Outward reinsurance premiums	2B	2	46,444
Investment revenue	2C	3	3,594,092
Less: Investment expenses		4	15,973,440
Other income	2D	5	246,885
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>949,068,320</b>
Gross claims settled	2E	7	117,733,715
Less: Reinsurance recoveries		8	366,612
Management expenses	2F	9	42,934,616
Distribution expenses	2G	10	85,178,127
Increase (decrease) in net policy liabilities	2H	11	695,622,458
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	683,948
Other expenses	2I	14	0
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>941,786,252</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>7,282,068</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	631,921,114
Less: Outward reinsurance premiums	2B	2	205,348,979
Investment revenue	2C	3	13,781,902
Less: Investment expenses		4	2,825,046
Other income	2D	5	1,575,682
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>439,104,673</b>
Gross claims settled	2E	7	418,210,865
Less: Reinsurance recoveries		8	82,350,528
Management expenses	2F	9	76,481,914
Distribution expenses	2G	10	29,247,440
Increase (decrease) in net policy liabilities	2H	11	-62,224,525
Provision for doubtful debts/ bad debts written off on receivables		12	1,341,186
Taxation expenses		13	10,662,092
Other expenses	2I	14	0
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>391,368,444</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>47,736,229</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	78,335,828
Less: Outward reinsurance premiums	2B	2	-271
Investment revenue	2C	3	15,691,954
Less: Investment expenses		4	756,358
Other income	2D	5	48,475
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>93,320,170</b>
Gross claims settled	2E	7	119,933,162
Less: Reinsurance recoveries		8	203,750
Management expenses	2F	9	6,479,174
Distribution expenses	2G	10	3,415,525
Increase (decrease) in net policy liabilities	2H	11	-42,055,628
Provision for doubtful debts/ bad debts written off on receivables		12	2,491
Taxation expenses		13	-2,264,941
Other expenses	2I	14	0
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>85,306,033</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>8,014,137</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	168,828,530
Regular premiums - new business	2	208,620,016
Regular premiums - renewal business	3	583,798,681
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	961,247,227
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	7	961,247,227

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	52,730,444
Regular premiums - new business	2	57,945,471
Regular premiums - renewal business	3	297,539,047
Group business:		
Premiums	4	218,177,276
Direct insurance premiums (1 to 4)	5	626,392,238
Inward reinsurance premiums	6	5,528,876
<b>Total (5 to 6) = Row 1 of Form 2</b>	7	631,921,114

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	4,821,011
Regular premiums - new business	2	1,733,996
Regular premiums - renewal business	3	71,780,821
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	78,335,828
Inward reinsurance premiums	6	0
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>78,335,828</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	46,444
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	46,444

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	157,530,708
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	926,990
Unlicensed reinsurer	3	46,891,281
Total (1 to 3) = Row 2 of Form 2	4	205,348,979

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	-271
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	-271

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	24,474,915	9,304,596	-42,571,630	-8,792,119
Debt securities	2	86,342,749	13,175,467	3,169,654	102,687,870
Land and Buildings	3	0	0	0	0
Loans	4	2,675,333	0	0	2,675,333
Cash and deposits	5	106,417	-2,618,569	1,545,310	-966,842
Other invested assets	6	558,729	-79,207,914	-13,360,965	-92,010,150
Total (1 to 6) = Row 3 of Form 2	7				3,594,092

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	289,665	289,665
Debt securities	2	25,286,059	4,192,962	-1,794,522	27,684,499
Land and Buildings	3	0	0	0	0
Loans	4	289,261	0	0	289,261
Cash and deposits	5	104,485	-1,040,385	293,183	-642,717
Other invested assets	6	1,325,600	97,810,708	-112,975,114	-13,838,806
Total (1 to 6) = Row 3 of Form 2	7				13,781,902

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	19,748,002	3,467,830	-8,878,673	14,337,159
Debt securities	2	1,351,545	452,005	-663,934	1,139,616
Land and Buildings	3	0	0	0	0
Loans	4	889,858	0	0	889,858
Cash and deposits	5	4,359	-136,814	-296,882	-429,337
Other invested assets	6	0	-454,044	208,702	-245,342
Total (1 to 6) = Row 3 of Form 2	7				15,691,954

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	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: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	15,037,705	3,467,830	-8,878,674	9,626,861
Debt securities	2	1,148,588	95,846	-492,204	752,230
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	-69,350	-2,351	-71,701
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	16,186,293	3,494,326	-9,373,229	10,307,390

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Sundry income	1	246,885
Total = Row 5 of Form 2	26	246,885

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Bad debts recovery	1	556,295
Government grants	2	754,710
Sundry income	3	264,677
Total = Row 5 of Form 2	26	1,575,682

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Sundry income	1	48,475
Total = Row 5 of Form 2	26	48,475

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	9,506,413
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	45,851,629
Surrenders	4	32,939,132
Annuities	5	0
Cash bonuses	6	0
Others	7	29,436,541
Total (1 to 7) = Row 7 of Form 2	8	117,733,715

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	63,628,776
Accident and health benefits other than total permanent disability and critical illness	2	164,499,540
Maturity / anticipated endowment	3	161,769,711
Surrenders	4	11,389,060
Annuities	5	7,263,950
Cash bonuses	6	0
Others	7	9,659,828
Total (1 to 7) = Row 7 of Form 2	8	418,210,865

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	1,576,263
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	24,442,744
Surrenders	4	93,709,150
Annuities	5	0
Cash bonuses	6	0
Others	7	205,005
Total (1 to 7) = Row 7 of Form 2	8	119,933,162

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	13,249,378
Office rent	2	706,031
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	120,602
Managing agent's fees	6	0
Repairs and maintenance	7	208,974
Public utilities	8	24,202
Printing, stationery and periodicals	9	216,095
Postage, telephone and telex charges	10	450,209
Computer charges	11	3,575
Hire of office equipment	12	0
Licence and association fees	13	816,630
Advertising and subscriptions	14	731,135
Entertainment	15	160,110
Travelling expenses	16	203,128
Other professional fees	1	774,366
Bank charges	2	377,419
Medical expenses (assured)	3	11,174
GST absorbed	4	7,370,859
Allocated costs	5	6,204,456
Usage of fixed assets	6	194,329
Sales incentives	7	2,844,695
Other expenses	8	8,267,249
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>42,934,616</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	43,010,768
Office rent	2	2,947,804
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	320,207
Managing agent's fees	6	0
Repairs and maintenance	7	900,170
Public utilities	8	90,300
Printing, stationery and periodicals	9	1,162,422
Postage, telephone and telex charges	10	1,476,070
Computer charges	11	44,019
Hire of office equipment	12	0
Licence and association fees	13	607,772
Advertising and subscriptions	14	2,294,787
Entertainment	15	97,051
Travelling expenses	16	434,418
Other professional fees	1	2,450,891
Bank charges	2	2,230,063
Medical expenses (assured)	3	1,010,952
GST absorbed	4	2,494,258
Allocated costs	5	7,636,741
Usage of fixed asstes	6	862,455
Sales incentives	7	4,036,224
Other expenses	8	6,643,206
Expenses recovered from a related company	9	-4,268,664
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>76,481,914</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	2,013,293
Office rent	2	144,817
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	341
Managing agent's fees	6	0
Repairs and maintenance	7	57,910
Public utilities	8	4,087
Printing, stationery and periodicals	9	63,220
Postage, telephone and telex charges	10	79,219
Computer charges	11	568
Hire of office equipment	12	0
Licence and association fees	13	41,057
Advertising and subscriptions	14	92,939
Entertainment	15	1,351
Travelling expenses	16	20,094
Other professional fees	1	159,339
Bank charges	2	453,876
Medical expenses (assured)	3	708
GST absorbed	4	903,100
Allocated costs	5	1,571,467
Usage of fixed assets	6	25,285
Sales incentives	7	50,797
Other expenses	8	795,706
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>6,479,174</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	1,175,765
First period commissions - regular premium	2	74,046,627
Renewal commissions	3	9,603,173
Group business:		
Commissions	4	0
Overriding commissions	5	519,982
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	85,345,547
Reinsurance commissions	11	167,420
Total (10 - 11) = Row 10 of Form 2	12	85,178,127

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	5,103,154
First period commissions - regular premium	2	19,274,590
Renewal commissions	3	19,916,312
Group business:		
Commissions	4	23,626,659
Overriding commissions	5	9,265,707
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	78,313
Total distribution cost excluding reinsurance commissions (1 to 9)	10	77,264,735
Reinsurance commissions	11	48,017,295
Total (10 - 11) = Row 10 of Form 2	12	29,247,440

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	658,243
Renewal commissions	3	454,937
Group business:		
Commissions	4	0
Overriding commissions	5	317,336
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	1,984,984
Total distribution cost excluding reinsurance commissions (1 to 9)	10	3,415,500
Reinsurance commissions	11	-25
Total (10 - 11) = Row 10 of Form 2	12	3,415,525

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	3,997,608,870
Net policy liabilities at beginning of period	2	3,301,986,412
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	695,622,458

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	523,858,557
Net policy liabilities at beginning of period	2	586,083,082
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-62,224,525

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	769,400,754
Net policy liabilities at beginning of period	2	811,456,382
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-42,055,628

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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



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

**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: 201512**

**Life: SIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	7,282,068
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	7,282,068

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Non-Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: SIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating 2**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Participating**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Non-Participating**

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



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

**Life: OIF - Investment-Linked**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 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

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	2,682,895	1,194	131,850,600
Endowment	2	178,076,535	3,961	179,447,148	266,691,020	27,541	1,232,209,665
Term	3	0	0	0	125,760	0	104,747,124
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>178,076,535</b>	<b>3,961</b>	<b>179,447,148</b>	<b>269,499,675</b>	<b>28,735</b>	<b>1,468,807,389</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		21	850,420	364,161	101	5,746,250
Maturity	10		358	8,523,877	2,604,710	601	25,987,230
Expiry	11		0	63,300	1,129,206	0	-153,094,820
Surrender	12		113	5,357,337	4,444,135	1,257	72,027,157
Forfeiture	13		154	7,354,785	42,644,032	4,476	231,276,152
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
<b>Total (9 to 15)</b>	<b>16</b>		<b>646</b>	<b>22,149,719</b>	<b>51,186,244</b>	<b>6,435</b>	<b>181,941,969</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		1	7,044	70,351,152	39,285	2,994,229,484
Endowment	19		20,292	833,520,444	775,590,119	89,581	3,302,258,447
Term	20		0	0	4,140,435	0	701,386,784
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>20,293</b>	<b>833,527,488</b>	<b>850,081,706</b>	<b>128,866</b>	<b>6,997,874,715</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I518C AVIVA LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	53,043,831	92	170,130,170	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	23,754,233	12,132	15,246,145,381
Accident	4	0	0	0	2,770	0	0
Health	5	0	0	0	28,415,126	64,476	0
Others	6	0	0	0	16,147,108	28,657	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>53,043,831</b>	<b>92</b>	<b>170,130,170</b>	<b>68,319,237</b>	<b>105,265</b>	<b>15,246,145,381</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		6	414,100	200,593	426	7,456,514
Maturity	10		4,204	150,838,386	831,062	755	20,033,463
Expiry	11		35	4,212,894	16,227,924	21,124	3,686,296,907
Surrender	12		4	1,459,418	1,729,015	315	65,652,154
Forfeiture	13		0	0	0	0	200
Net transfers	14		0	0	0	0	0
Others	15		0	-8,421,800	0	0	0
<b>Total (9 to 15)</b>	<b>16</b>		<b>4,249</b>	<b>148,502,998</b>	<b>18,988,594</b>	<b>22,620</b>	<b>3,779,439,238</b>
Annuities only	17		47	184,461	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		129	176,962,091	929,609	1,620	65,626,195
Endowment	19		180	15,029,893	35,209,529	17,233	1,206,218,435
Term	20		195	14,641,613	93,534,594	67,175	46,683,026,579
Accident	21		0	0	2,821,230	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		2	0	163,737,287	454,316	0
Others	23		0	0	65,763,126	117,698	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>506</b>	<b>206,633,597</b>	<b>361,995,375</b>	<b>658,042</b>	<b>47,954,871,209</b>
Annuities only (last period's 25 + 8 -17)	25		2,031	7,827,004	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

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	160,078	75	7,344
Endowment	2	0	0	0	943,400	78	270,231
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,103,478</b>	<b>153</b>	<b>277,575</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		12	150,650	0	0	0
Maturity	10		15	237,025	2,339,824	2,334	12,675,666
Expiry	11		0	376,354	640,298	0	-7,839,206
Surrender	12		744	11,997,730	7,603,835	3,252	42,048,663
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	908,177	0	0	0
<b>Total (9 to 15)</b>	<b>16</b>		<b>771</b>	<b>13,669,936</b>	<b>10,583,957</b>	<b>5,586</b>	<b>46,885,123</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		108	4,768,780	2,724,061	1,489	96,297,687
Endowment	19		8,620	122,578,829	78,410,719	31,414	373,126,523
Term	20		0	0	36,798	0	595,112
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>8,728</b>	<b>127,347,609</b>	<b>81,171,578</b>	<b>32,903</b>	<b>470,019,322</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I518C AVIVA LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

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



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

I518C AVIVA LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

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

**ANNUAL RETURN: NOTES TO FORM 3**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Non-Participating**

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

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Mortgage Reducing Term		36,563,907
<b>Total</b>		<b>36,563,907</b>

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

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Mortgage Reducing Term	0	3,876,807
<b>Total</b>	<b>0</b>	<b>3,876,807</b>

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

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Eldersshield Supplementary Plans		65,763,051
JSP Insurability Option		75
<b>Total</b>		<b>65,763,126</b>

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

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Eldersshield Supplementary Plans	0	16,147,108
<b>Total</b>	<b>0</b>	<b>16,147,108</b>



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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

NIL

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating 2**

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

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating**

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



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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No</b>	<b>Number of Policies</b>	<b>Number of Lives Covered</b>	<b>Sum Insured</b>	<b>Premiums - Single</b>	<b>Premiums - Regular</b>
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	292	120,696	8,403,582,243	0	24,048,443
Accident	2	17	9,400	899,339,425	0	347,774
Health	3	272	15,402	16,893,315	0	9,100,879
Others	4	0	0	0	0	1,748,302
<b>Total (1 to 6)</b>	<b>5</b>	<b>581</b>	<b>145,498</b>	<b>9,319,814,983</b>	<b>0</b>	<b>35,245,398</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	25,109	4,365,851,667	0	25,295,382
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	50,022	6,964,133,493		21,876,445
Death, total permanent disability, critical illness	10	0	322	28,031,662		102,764
Others	11	521	121,776	3,084,351,725		27,227,791
<b>Total (9 to 11)</b>	<b>12</b>	<b>521</b>	<b>172,120</b>	<b>10,076,516,880</b>		<b>49,207,000</b>

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	1,783	613,941	68,218,685,163		111,559,508
Accident	15	44	17,026	10,849,183,919		3,898,762
Health	16	1,342	113,197	408,563,071		129,395,698
Others	17	0	0	0		19,881,181
<b>Total (14 to 17)</b>	<b>18</b>	<b>3,169</b>	<b>744,164</b>	<b>79,476,432,153</b>		<b>264,735,149</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Investment-Linked**

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

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating 2**

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

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating**

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



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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Non-Participating**

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

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Investment-Linked**

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

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

ANNUAL RETURN: NOTES TO FORM 4

I518C AVIVA LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

Life: SIF - Participating

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

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

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Critical Illness Insurance		19,881,181
Sum:		19,881,181

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

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

Critical Illness Insurance	0	1,748,302
<b>Sum:</b>	<b>0</b>	<b>1,748,302</b>

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

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
Group Policies Lapses		27,227,791
<b>Sum:</b>		<b>27,227,791</b>

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

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		40,940
<b>Sum:</b>		<b>40,940</b>

**Life: SIF - Investment-Linked**

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

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>

**Life: OIF - Participating 2**

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

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>

**Life: OIF - Participating**

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

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>

**Life: OIF - Non-Participating**

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

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>

**Life: OIF - Investment-Linked**

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

<b>Number of dependants covered under group policies</b>	<b>Single Premium</b>	<b>Regular Premium</b>
		0
<b>Sum:</b>		<b>0</b>





**ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

NIL

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

1518C AVIVA LTD

Reporting Cycle: 2015 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	115,071,359	0	30,135,374	0	116,386,296	0	5,618,222	0	0	0	267,211,251	0
Reinsurance ceded	2	3,402,324	0	467,607	0	62,747,987	0	-46	0	0	0	66,617,872	0
Net premiums written (1 - 2)	3	111,669,035	0	29,667,767	0	53,638,309	0	5,618,268	0	0	0	200,593,379	0
Premium liabilities at beginning of period	4	25,290,100	0	5,638,280	0	5,823,572	0	784,436	0	0	0	37,536,388	0
Premium liabilities at end of period	5	56,926,520	0	3,186,801	0	13,634,229	0	1,184,148	0	0	0	74,931,698	0
Premium earned during the period (3 + 4 - 5)	6	80,032,615	0	32,119,246	0	45,827,652	0	5,218,556	0	0	0	163,198,069	0
<b>B. CLAIMS</b>													
Gross claims settled	7	76,704,127	0	4,867,322	0	23,994,237	0	50,000	0	0	0	105,615,686	0
Reinsurance recoveries	8	17,089,228	0	1,221,649	0	8,916,190	0	0	0	0	0	27,227,067	0
Net claims settled (7 - 8)	9	59,614,899	0	3,645,673	0	15,078,047	0	50,000	0	0	0	78,388,619	0
Claim liabilities at end of period	10	12,668,595	0	0	0	8,713,526	0	0	0	0	0	21,382,121	0
Claim liabilities at beginning of period	11	7,768,981	0	1,219,651	0	18,285,800	0	0	0	0	0	27,274,432	0
Net claims incurred (9 + 10 - 11)	12	64,514,513	0	2,426,022	0	5,505,773	0	50,000	0	0	0	72,496,308	0
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	19,267,464	0	3,372,344	0	13,024,381	0	628,715	0	0	0	36,292,904	0
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	7,563,068	0	10,077,561	0	11,994,244	0	558,299	0	0	0	30,193,172	0
Reinsurance commissions	15	843,011	0	1,585	0	24,459,430	0	47,303	0	0	0	25,351,329	0
Net commissions incurred (14 - 15)	16	6,720,057	0	10,075,976	0	-12,465,186	0	510,996	0	0	0	4,841,843	0
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
<b>E. UNDERWRITING RESULTS (6-12-13-16-17)</b>	18	-10,469,419	0	16,244,904	0	39,762,684	0	4,028,845	0	0	0	49,567,014	0
<b>F. NET INVESTMENT INCOME</b>	19	244,944	0	818,607	0	3,161,556	0	152,615	0	0	0	4,377,722	0
<b>G. OPERATING RESULTS (18 + 19)</b>	20	-10,224,475	0	17,063,511	0	42,924,240	0	4,181,460	0	0	0	53,944,736	0
<b>H. OTHERS</b>													
Number of policies in force	21	411,834	0	97,403	0	377,918	0	67,123	0	0	0	954,278	0
Number of lives covered under policies in force	22	263,428	0	97,403	0	377,918	0	67,123	0	0	0	805,872	0
Number of claims registered	23	39,504	0	82	0	216	0	1	0	0	0	39,803	0

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

I518C AVIVA LTD

Reporting Cycle: 2015 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	26,913	117,214,856	0	13,755,673	0	2,902,402	46,491	3,926,929	0	0	73,404	137,799,860
Reinsurance ceded	2	-12,201	25,391,951	0	9,634,531	0	1,310,976	5,263	1,396,816	0	0	-6,938	37,734,274
Net premiums written (1 - 2)	3	39,114	91,822,905	0	4,121,142	0	1,591,426	41,228	2,530,113	0	0	80,342	100,065,586
Premium liabilities at beginning of period	4	17,115	25,041,693	0	618,115	0	207,588	0	786,758	0	0	17,115	26,654,154
Premium liabilities at end of period	5	11,331	24,653,919	0	619,929	0	274,242	80,991	838,847	0	0	92,322	26,386,937
Premium earned during the period (3 + 4 - 5)	6	44,898	92,210,679	0	4,119,328	0	1,524,772	-39,763	2,478,024	0	0	5,135	100,332,803
<b>B. CLAIMS</b>													
Gross claims settled	7	38,426	84,236,805	0	9,974,018	0	19,060	21,187	647,904	0	0	59,613	94,877,787
Reinsurance recoveries	8	0	19,196,322	0	6,950,599	0	0	0	527,299	0	0	0	26,674,220
Net claims settled (7 - 8)	9	38,426	65,040,483	0	3,023,419	0	19,060	21,187	120,605	0	0	59,613	68,203,567
Claim liabilities at end of period	10	80,786	23,517,955	0	3,281,969	0	368,616	19,244	217,927	0	0	100,030	27,386,467
Claim liabilities at beginning of period	11	165,742	21,421,196	0	2,483,598	0	49,341	0	235,156	0	0	165,742	24,189,291
Net claims incurred (9 + 10 - 11)	12	-46,530	67,137,242	0	3,821,790	0	338,335	40,431	103,376	0	0	-6,099	71,400,743
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	3,741	11,955,970	0	1,539,349	0	324,798	16,561	401,896	0	0	20,302	14,222,013
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	-140,345	14,177,361	0	368,432	0	247,163	0	378,382	0	0	-140,345	15,171,338
Reinsurance commissions	15	0	3,289,689	0	131,823	0	852,892	0	399,259	0	0	0	4,673,663
Net commissions incurred (14 - 15)	16	-140,345	10,887,672	0	236,609	0	-605,729	0	-20,877	0	0	-140,345	10,497,675
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
<b>E. UNDERWRITING RESULTS (6-12-13-16-17)</b>													
	18	228,032	2,229,795	0	-1,478,420	0	1,467,368	-96,755	1,993,629	0	0	131,277	4,212,372
<b>F. NET INVESTMENT INCOME</b>													
	19	528	1,688,687	0	373,664	0	78,842	366	56,765	0	0	894	2,197,958
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	228,560	3,918,482	0	-1,104,756	0	1,546,210	-96,389	2,050,394	0	0	132,171	6,410,330
<b>H. OTHERS</b>													
Number of policies in force	21	19	4,354	0	221	0	77	1,752	1,317	0	0	1,771	5,969
Number of lives covered under policies in force	22	19	309,844	0	64,469	0	5,607	1,752	80,839	0	0	1,771	460,759
Number of claims registered	23	32	574,238	0	110	0	2	11	23	0	0	43	574,373

**ANNUAL RETURN: NOTES TO FORM 7**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

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

Nil

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

NIL

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

<b>Description</b>	<b>Row No</b>	<b>Business in Singapore - Life Business</b>	<b>Business in Singapore - General Business</b>	<b>Overseas (Branch) Operations - Life Business</b>	<b>Overseas (Branch) Operations - General Business</b>	<b>Shareholders Fund</b>	<b>Total</b>
<b>ASSETS</b>							
Equity securities	1	1,775,917,978	0	0	0	4,825,187	1,780,743,165
Debt securities	2	4,006,166,508	52,065,114	0	0	130,659,702	4,188,891,324
Land and buildings	3	0	0	0	0	0	0
Loans	4	61,873,433	0	0	0	0	61,873,433
Cash and deposits	5	228,594,619	4,911,569	0	0	8,789,123	242,295,311
Other invested assets	6	-63,317,167	-540,331	0	0	-1,034,872	-64,892,370
Investment income due or accrued	7	3,128,105	3,321	0	0	6,360	3,137,786
Outstanding premiums and agents' balances	8	55,635,916	54,181	0	0	0	55,690,097
Deposits withheld by cedants	9	807,372	0	0	0	0	807,372

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Reinsurance recoverables (on paid claims)	10	10,300,289	128	0	0	0	10,300,417
Income tax recoverables	11	0	417,246	0	0	0	417,246
Fixed assets	12	0	0	0	0	1,644,365	1,644,365
Inter-fund balances and intra-group balances (due from)	13	25,033,737	0	0	0	55,087	25,088,824
Other assets	14	21,496,414	63,451	0	0	12,766,431	34,326,296
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>6,125,637,204</b>	<b>56,974,679</b>	<b>0</b>	<b>0</b>	<b>157,711,383</b>	<b>6,340,323,266</b>
<b>LIABILITIES</b>							
Policy liabilities	16	5,290,868,182	31,123,748	0	0		5,321,991,930
Other liabilities							
Outstanding claims	17	57,259,569	0	0	0	0	57,259,569
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	3,796,027	0	0	0	0	3,796,027
Amounts owing to insurers	20	47,542,591	38,525	0	0	0	47,581,116
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	19,353,105	819,001	0	0	2,271,284	22,443,390
Others	23	439,700,681	1,323,466	0	0	1,554,632	442,578,779
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>5,858,520,155</b>	<b>33,304,740</b>	<b>0</b>	<b>0</b>	<b>3,825,916</b>	<b>5,895,650,811</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>267,117,049</b>	<b>23,669,939</b>	<b>0</b>	<b>0</b>	<b>153,885,467</b>	<b>444,672,455</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							



Paid-up capital	26					84,281,470	84,281,470
Reserves:							
Unappropriated profits (losses)	27					69,603,997	69,603,997
Other reserves	28					0	0
Surplus	29	267,117,049	23,669,939	0	0		290,786,988
<b>Total (26 to 29)</b>	<b>30</b>	<b>267,117,049</b>	<b>23,669,939</b>	<b>0</b>	<b>0</b>	<b>153,885,467</b>	<b>444,672,455</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

<b>Description</b>	<b>Row No</b>	<b>Paid-up Capital</b>	<b>Other Reserves</b>	<b>Unappropriated Profits (Losses) (Please Specify)</b>	<b>Total</b>
Balance at beginning of period	1	84,281,470	0	32,402,250	116,683,720
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	-8,288,594	-8,288,594
Dividends paid for the period	5	0	0	-44,000,000	-44,000,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	89,490,341	89,490,341
Transfer (to) from overseas (branch) operations	8	0	0	0	0
<b>Balance at End of Period</b>	<b>9</b>	<b>84,281,470</b>	<b>0</b>	<b>69,603,997</b>	<b>153,885,467</b>

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

**I518C      AVIVA LTD**

**Reporting Cycle:      2015      12**

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

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

**I518C      AVIVA LTD**

**Reporting Cycle:      2015      12**

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

**ANNUAL RETURN: NOTES TO FORM 8**

**Reporting Cycle:**

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

Shareholders' Fund

Breakdown of other invested assets:

The negative balance for other invested assets relates to the unrealised loss in currency forwards held.



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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

Description	Row No	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	1,671,504,169	26,906,776	0	0		1,698,410,945
Less: Outward reinsurance premiums	2	205,395,152	1,064,837	0	0		206,459,989
Investment revenue	3	33,067,948	551,781	0	0	1,201,837	34,821,566
Less: Investment expenses	4	19,554,844	339,848	0	0	377,435	20,272,127
Other income	5	1,871,042	101,988	0	0	15,640	1,988,670
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>1,481,493,163</b>	<b>26,155,860</b>	<b>0</b>	<b>0</b>	<b>840,042</b>	<b>1,508,489,065</b>
Gross claims settled	7	655,877,742	21,264,520	0	0		677,142,262
Less: Reinsurance recoveries	8	82,920,890	19,975	0	0		82,940,865
Management expenses	9	125,895,704	9,577,440	0	0	3,872,045	139,345,189
Distribution expenses	10	117,841,092	58,798	0	0	4,340,265	122,240,155
Increase (decrease) in net policy liabilities	11	591,342,305	-5,248,481	0	0		586,093,824
Provision for doubtful debts / bad debts written off on receivables	12	1,343,677	7,527	0	0	0	1,351,204
Taxation expenses	13	9,081,099	-1,015,808	0	0	916,326	8,981,617
Other expenses	14	0	0	0	0	0	0
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>1,418,460,729</b>	<b>24,624,021</b>	<b>0</b>	<b>0</b>	<b>9,128,636</b>	<b>1,452,213,386</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>63,032,434</b>	<b>1,531,839</b>	<b>0</b>	<b>0</b>	<b>-8,288,594</b>	<b>56,275,679</b>



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

**I518C AVIVA LTD**

**Reporting Cycle: 201512**

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: 2015 12**

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	1	7,044	0	9,035	525	0	6,597	0	16,157
- Regular Premium	2	39,285	2,994,229,484	70,351,152	854,259,763	46,107,736	609,355,606	757,704,213	14,517,689	1,063,233,795
Endowment										
- Single Premium	3	20,292	833,520,444	0	758,880,060	2,673,116	0	68,924,472	0	830,477,648
- Regular Premium	4	89,581	3,302,258,447	775,590,119	3,830,255,975	104,889,438	3,505,309,085	1,412,139,412	21,338,873	1,863,314,613
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	8	0	0	0	0	0	0	238,981,389	0	238,981,389
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>149,159</b>	<b>7,130,015,419</b>	<b>845,941,271</b>	<b>5,443,404,833</b>	<b>153,670,815</b>	<b>4,114,664,691</b>	<b>2,477,756,083</b>	<b>35,856,562</b>	<b>3,996,023,602</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
- Single Premium	14	0	701,386,784	4,140,435	3,592,531	44,620	3,560,823	652,506	856,434	1,585,268
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>18</b>	<b>0</b>	<b>701,386,784</b>	<b>4,140,435</b>	<b>3,592,531</b>	<b>44,620</b>	<b>3,560,823</b>	<b>652,506</b>	<b>856,434</b>	<b>1,585,268</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>149,159</b>	<b>7,831,402,203</b>	<b>850,081,706</b>	<b>5,446,997,364</b>	<b>153,715,435</b>	<b>4,118,225,514</b>	<b>2,478,408,589</b>	<b>36,712,996</b>	<b>3,997,608,870</b>

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2015 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	1	7,044	0	10,913	613	0	967	0	12,493
- Regular Premium	2	39,285	2,994,229,484	70,351,152	1,136,129,784	57,612,103	709,422,914	127,558,256	50,237,592	662,114,821
Endowment										
- Single Premium	3	20,292	833,520,444	0	816,086,573	2,843,509	0	304,752	0	819,234,834
- Regular Premium	4	89,581	3,302,258,447	775,590,119	4,642,234,990	114,436,453	3,848,163,731	15,699,493	228,987,077	1,153,194,282
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>149,159</b>	<b>7,130,015,419</b>	<b>845,941,271</b>	<b>6,594,462,260</b>	<b>174,892,678</b>	<b>4,557,586,645</b>	<b>143,563,468</b>	<b>279,224,669</b>	<b>2,634,556,430</b>
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
- Single Premium	14	0	701,386,784	4,140,435	3,592,531	44,620	3,560,823	652,506	856,434	1,585,268
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
<b>Sub Total (10 to 17)</b>	<b>18</b>	<b>0</b>	<b>701,386,784</b>	<b>4,140,435</b>	<b>3,592,531</b>	<b>44,620</b>	<b>3,560,823</b>	<b>652,506</b>	<b>856,434</b>	<b>1,585,268</b>
<b>Total (9 +18)</b>	<b>19</b>	<b>149,159</b>	<b>7,831,402,203</b>	<b>850,081,706</b>	<b>6,598,054,791</b>	<b>174,937,298</b>	<b>4,561,147,468</b>	<b>144,215,974</b>	<b>280,081,103</b>	<b>2,636,141,698</b>

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2015 12

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2015 12

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2015 12

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



I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2015 12

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

I518C AVIVA LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

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

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

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2015 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	129	176,962,091	0	45,366,640	141,998	0	89,420	0	45,598,058
- Regular Premium	2	1,620	65,626,195	929,609	35,333,416	1,309,401	9,818,787	4,034,879	0	30,858,909
Endowment										
- Single Premium	3	180	15,029,893	0	314,091	6,701	0	325	0	321,117
- Regular Premium	4	17,233	1,206,218,435	35,209,529	213,488,076	2,622,184	24,654,444	1,182,523	32,767	192,671,106
Term	5	69,153	114,916,353,355	205,094,102	230,221,922	38,986,149	437,363,636	35,486,665	153,726,805	21,057,905
Accident and Health	6	455,704	11,257,746,990	299,852,977	535,090,172	162,159,891	634,826,197	32,351,004	27,540,647	122,315,517
Annuity	7	2,031	7,827,004	0	102,841,572	1,353,816	0	4,354,667	0	108,550,055
Others	8	117,698	0	85,644,307	439,272,073	60,942,798	778,598,874	22,089,168	258,780,726	2,485,891
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>663,748</b>	<b>127,645,763,963</b>	<b>626,730,524</b>	<b>1,601,927,962</b>	<b>267,522,938</b>	<b>1,885,261,938</b>	<b>99,588,651</b>	<b>440,080,945</b>	<b>523,858,558</b>

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2015 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	108	4,768,780	0	2,955	74,016	166,516	267	90,149	871	5,755,485	5,756,356
- Regular Premium	2	1,489	96,297,687	2,724,061	7,121,638	4,292,833	32,484,434	399,620	21,540,581	870,238	18,441,383	19,311,621
Endowment												
- Single Premium	3	8,620	122,578,829	0	4,216,876	11,833,527	17,987,169	344,669	3,560,341	1,968,244	123,396,897	125,365,141
- Regular Premium	4	31,414	373,126,523	78,410,719	5,715,345	49,755,412	92,162,001	161,621	38,744,158	2,214,535	599,179,264	601,393,799
Term												
- Single Premium	5	0	595,112	36,798	102,679	2,863	229,014	18,513	105,516	557	0	557
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	482,087	0	0	0	0	482,087	17,091,193	17,573,280
<b>Sub total (1 to 8)</b>	<b>9</b>	<b>41,631</b>	<b>597,366,931</b>	<b>81,171,578</b>	<b>17,641,580</b>	<b>65,958,651</b>	<b>143,029,134</b>	<b>924,690</b>	<b>64,040,745</b>	<b>5,536,532</b>	<b>763,864,222</b>	<b>769,400,754</b>



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

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2015 12

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

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

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

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2015 12

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

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2015 12

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

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

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

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

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

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

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



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

I518C AVIVA LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

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

**I518C AVIVA LTD**

**Life: Offshore Insurance Fund**

**Reporting Cycle: 2015 12**

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

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

NIL

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating 2**

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Participating**

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	64,767,851		64,767,851
Mortality/Morbidity	2	-1,404,251	-7,598,353	6,194,102
Forfeiture/Surrender	3	7,427,912	25,081,485	-17,653,573
Interest	4	-10,933,554	106,411,632	-117,345,186
Expense	5	-11,212,756	-12,808,796	1,596,040
Change in basis	6	14,074,125		14,074,125
Miscellaneous	7	55,648,709	0	55,648,709
Total (1 to 7)	8			7,282,068

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Non-Participating**

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	8,131,396		8,131,396
Mortality/Morbidity	2	-28,997,287	-30,044,105	1,046,818
Forfeiture/Surrender	3	1,924,535	1,420,575	503,960
Interest	4	7,480,205	4,449,881	3,030,324
Expense	5	-10,653,307	-10,566,005	-87,302
Change in basis	6	4,104,549		4,104,549
Miscellaneous	7	31,006,484	0	31,006,484
Total (1 to 7)	8			47,736,229

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: SIF - Investment-Linked**

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-733,646		-733,646
Mortality/Morbidity	2	-901,469	-158,107	-743,362
Forfeiture/Surrender	3	521,205	991,533	-470,328
Interest	4	13,244,003	12,050,075	1,193,928
Expense	5	-4,273,276	-3,752,620	-520,656
Change in basis	6	105,251		105,251
Miscellaneous	7	9,182,950	0	9,182,950
Total (1 to 7)	8			8,014,137

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating 2**

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0



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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Participating**

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Non-Participating**

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

**Life: OIF - Investment-Linked**

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

**ANNUAL RETURN: FORM 16 - ADDITIONAL INFORMATION**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

NIL

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

**ACTUARIAL INVESTIGATION OF POLICY LIABILITIES**

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

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

<b>Description</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Participating Fund	3,997,608,870	0
Non-Participating Fund	523,858,558	0
Investment-Linked Fund	769,400,754	0

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

None



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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

NIL

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

<b>Description</b>	<b>Row No</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	50,345,451	0
Terminal Bonus	4	9,235,105	0
Total amt to policy owners (1 to 4)	5	59,580,556	0
Allocation to surplus account	6	7,282,068	0



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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

NIL

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

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

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

<b>Description</b>	<b>Row No</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	50,345,451	0
Terminal Bonus	4	9,235,105	0
Total amt to policy owners (1 to 4)	5	59,580,556	0
Allocation to surplus account	6	7,282,068	0

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

NIL

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

**I518C AVIVA LTD**

**Life: SIF - Participating 2**

**Reporting Cycle: 2015 12**

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

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

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

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

**I518C AVIVA LTD**

**Life: SIF - Participating**

**Reporting Cycle: 2015 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	7,282,068
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	1,239,204,295
Policy liabilities - minimum condition liability	3	1,361,467,172
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	1,239,204,295
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	38,959,619
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	38,959,619
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	1,207,526,744
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	90,825,340
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	90,825,340
Modified minimum condition liability	16	2,726,967,038
Minimum condition liability	17	2,636,141,698
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	2,655,176,934
Higher of 21 or 22:	20	3,997,608,870
Sum of total risk requirement and minimum condition liability of the insurance fund	21	3,088,573,654
Policy liabilities of the insurance fund	22	3,997,608,870
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24		0
Modified policy liabilities	25		0
Policy Liabilities	26		0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27		0
Aggregate of surrender values of policies of the insurance fund	28		0
Sum of total risk requirement and policy liabilities of the insurance fund	29		0
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31		0
(b) Claim liability risk requirement	32		0
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>90,825,340</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		169,618,178
(a) Specific Risk Requirement	35	84,809,089	
(b) General Risk Requirement	36	84,809,089	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		182,260,065
(a) Sum of: (39 + 42)	38	-63,745,261	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	146,700,131	
Debt specific risk requirement	40	36,273,906	
Debt general risk requirement	41	110,426,225	
Liability adjustment requirement in an increasing interest rate environment	42	-210,445,392	
(b) Sum of: (44 + 47)	43	182,260,065	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-74,152,319	
Debt specific risk requirement	45	36,273,906	
Negative of debt general risk requirement	46	-110,426,225	
Liability adjustment requirement in a decreasing interest rate environment	47	256,412,384	
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		7,818,352
Miscellaneous Risk Requirement	52		1,910,021
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>361,606,616</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0



Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>452,431,956</b>

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

**I518C AVIVA LTD**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2015 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	237,772,649
Less:		
Reinsurance adjustment	6	15,036,493
Financial resource adjustment: (8 to 12)	7	19,523,123
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	2,755,725
(b) charged assets	9	2,341,654
(c) deferred tax assets	10	0
(d) intangible assets	11	14,425,744
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	203,213,033
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	81,155,092
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	81,155,092	
Modified policy liabilities	25	605,013,650	
Policy Liabilities	26	523,858,558	
(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	295,117,272	
Sum of total risk requirement and policy liabilities of the insurance fund	29	657,072,539	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>81,155,092</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		651,212
(a) Specific Risk Requirement	35	325,606	
(b) General Risk Requirement	36	325,606	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		41,815,639
(a) Sum of: (39 + 42)	38	6,891,895	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	40,017,060	
Debt specific risk requirement	40	8,931,557	
Debt general risk requirement	41	31,085,503	
Liability adjustment requirement in an increasing interest rate environment	42	-33,125,165	
(b) Sum of: (44 + 47)	43	41,815,639	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-22,153,946	
Debt specific risk requirement	45	8,931,557	
Negative of debt general risk requirement	46	-31,085,503	
Liability adjustment requirement in a decreasing interest rate environment	47	63,969,585	
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		384,252
Miscellaneous Risk Requirement	52		9,207,786
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>52,058,889</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>133,213,981</b>

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

**I518C AVIVA LTD**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2015 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	22,062,332
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	508,919
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	508,919
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	21,553,413
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	1,460,658
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	1,460,658	
Modified policy liabilities	25	770,861,412	
Policy Liabilities	26	769,400,754	
(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	721,577,779	
Sum of total risk requirement and policy liabilities of the insurance fund	29	772,221,435	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>1,460,658</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		734,493
(a) Sum of: (39 + 42)	38	-553,144	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	18,657	
Debt specific risk requirement	40	12,945	
Debt general risk requirement	41	5,712	
Liability adjustment requirement in an increasing interest rate environment	42	-571,801	
(b) Sum of: (44 + 47)	43	734,493	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	7,233	
Debt specific risk requirement	45	12,945	
Negative of debt general risk requirement	46	-5,712	
Liability adjustment requirement in a decreasing interest rate environment	47	727,260	
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		1,844
Miscellaneous Risk Requirement	52		623,686
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>1,360,023</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>2,820,681</b>

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

**I518C AVIVA LTD**

**Life: OIF - Participating 2**

**Reporting Cycle: 2015 12**

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



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

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

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

**I518C AVIVA LTD**

**Life: OIF - Participating**

**Reporting Cycle: 2015 12**

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

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

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

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

**I518C AVIVA LTD**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2015 12**

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

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

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



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

**I518C AVIVA LTD**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2015 12**

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

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

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

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

Note on Participating Fund Equity Investment Risk Requirement:

There is a total of -S\$4,601,192 of equity forward contracts classified under "other invested assets". These assets are included in the calculation of the equity investment risk requirement as per regulation.

Note on Non-Participating Fund Risk Requirement:

Additional reserves of S\$34m are being held as required capital in the Non-Participating fund. This is to ensure that the reserves under Unearned Premium Reserves are at least as that determined under Gross Premium Valuation consistent with Section 5 of the Third Schedule of the Insurance (Valuation and Capital) Regulations 2004 and subsequent amendments.

Intangible Assets includes Prepayments and Deferred Acquisition Costs.

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

Description	Row No.	Amount
<b>(i) Total Risk Requirement</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	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
<b>Total C1 Requirement (1 + 10 + 17)</b>	<b>20</b>	<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest</b>		
Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	0
(a) Specific Risk Requirement	22	0
(b) General Risk Requirement	23	0
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	790,680
(a) Sum of: (26 + 29)	25	790,680
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	790,680
Debt specific risk requirement	27	461,791
Debt general risk requirement	28	328,889
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	132,902
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	132,902
Debt specific risk requirement	32	461,791
Negative of debt general risk requirement	33	-328,889
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	65,762
Miscellaneous Risk Requirement	38	794,085
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>	<b>1,650,527</b>
<b>Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)</b>	<b>40</b>	<b>1,650,527</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2015 12

Description	Row No.	Amount
<b>(i) Financial Resources of Licensed Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	283,504,920
Balances in the surplus account of each participating fund	2	7,282,068
Paid-up ordinary share capital	3	84,281,470
Unappropriated profits (losses)	4	69,603,997
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	15,180,823
Financial resource adjustment: (10 to 14)	9	68,650,047
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	2,755,725
(b) charged assets	11	41,301,273
(c) deferred tax assets	12	0
(d) intangible assets	13	24,593,049
(e) other financial resource adjustments	14	0
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>360,841,585</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognized as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>1,239,204,295</b>



<b>Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>		<b>1,600,045,880</b>
<b>(ii) Total Risk Requirement of Licensed Insurer</b>			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	597,349,293	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	1,650,527	
<b>Total Risk Requirement of Licensed Insurer (22 to 23)</b>	<b>24</b>		<b>598,999,820</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>		<b>267.12%</b>

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

**I518C AVIVA LTD**

**Reporting Cycle: 2015 12**

Intangible assets include prepayments, deferred acquisition costs, and equity securities held in related corporations (Joint Venture with Vietnam)