

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	1,570,943,187
Debt securities	1B	2	3,289,182,124
Land and buildings	1C	3	0
Loans	1D	4	45,548,878
Cash and deposits		5	133,720,428
Other invested assets	1E	6	-79,347,788
Investment income due or accrued		7	2,602,052
Outstanding premiums and agents' balances	1F	8	4,322,145
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	13,940,935
Other assets	1J	14	21,590
Total Assets (1 to 14)		15	4,980,933,551
LIABILITIES			
Policy liabilities	1K	16	4,707,969,634
Other liabilities:			
Outstanding claims		17	2,913,469
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,483,476
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	35,021
Others	1M	23	260,797,494
Total Liabilities (16 to 23)		24	4,973,199,094
SURPLUS (15 - 24)	1N	25	7,734,457

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	4,609,370
Debt securities	1B	2	936,132,370
Land and buildings	1C	3	0
Loans	1D	4	3,966,611
Cash and deposits		5	87,934,476
Other invested assets	1E	6	-10,891,631
Investment income due or accrued		7	108,542
Outstanding premiums and agents' balances	1F	8	68,498,553
Deposits withheld by cedants		9	1,290,373
Reinsurance recoverables (on paid claims)	1G	10	9,829,895
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	5,254,493
Other assets	1J	14	17,574,043
Total Assets (1 to 14)		15	1,124,307,095
LIABILITIES			
Policy liabilities	1K	16	558,084,835
Other liabilities:			
Outstanding claims		17	47,136,281
Annuities due and unpaid		18	0
Reinsurance deposits		19	3,968,326
Amounts owing to insurers		20	77,443,825
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	14,520,947
Others	1M	23	124,308,647
Total Liabilities (16 to 23)		24	825,462,861
SURPLUS (15 - 24)	1N	25	298,844,234

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	762,286,207
Debt securities	1B	2	9,084,656
Land and buildings	1C	3	0
Loans	1D	4	13,818,665
Cash and deposits		5	12,258,660
Other invested assets	1E	6	-244,727
Investment income due or accrued		7	375,776
Outstanding premiums and agents' balances	1F	8	541,426
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	1,647,316
Other assets	1J	14	3,223,279
Total Assets (1 to 14)		15	802,991,258
LIABILITIES			
Policy liabilities	1K	16	769,303,212
Other liabilities:			
Outstanding claims		17	1,213,270
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	23,794
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	1,175,402
Others	1M	23	10,638,944
Total Liabilities (16 to 23)		24	782,354,622
SURPLUS (15 - 24)	1N	25	20,636,636

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,242,012,891	57,664,505	1,299,677,396
Collective investment schemes	2	258,314,890	12,950,901	271,265,791
Total (1 to 2) = Row 1 of Form 1	3			1,570,943,187

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	4,609,370	0	4,609,370
Total (1 to 2) = Row 1 of Form 1	3			4,609,370

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	762,286,207	762,286,207
Total (1 to 2) = Row 1 of Form 1	3			762,286,207

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	1,630,884,624
Qualifying debt securities	2	1,520,505,986
Other debt securities	3	137,791,514
Total (1 to 3) = Row 2 of Form 1	4	3,289,182,124

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	462,738,454
Qualifying debt securities	2	416,885,420
Other debt securities	3	56,508,496
Total (1 to 3) = Row 2 of Form 1	4	936,132,370

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	0
Other debt securities	3	9,084,656
Total (1 to 3) = Row 2 of Form 1	4	9,084,656

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	45,548,878	0	45,548,878
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			45,548,878

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	3,966,611	0	3,966,611
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			3,966,611

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	13,818,665	0	13,818,665
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			13,818,665

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 201612

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

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

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 201612

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	2,477,241,990	-33,914,690
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	2,477,241,990	-33,914,690
Swaps:			
(a) Interest rate swaps	14	19,000,000	-90,876
(b) Currency swaps	15	516,698,631	-45,342,222
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	535,698,631	-45,433,098
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	3,012,940,621	-79,347,788
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-79,347,788

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 201612

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	291,677,541	-9,115,039
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	291,677,541	-9,115,039
Swaps:			
(a) Interest rate swaps	14	17,374,398	372,578
(b) Currency swaps	15	50,520,865	-2,149,170
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	67,895,263	-1,776,592
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	359,572,804	-10,891,631
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-10,891,631

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 201612

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	5,562,785	-244,727
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	5,562,785	-244,727
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	5,562,785	-244,727
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-244,727

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 201612

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

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

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 201612

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

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

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 201612

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

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

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 201612

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

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

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

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 201612

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

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

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

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 201612

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	4,113,979
Above 3 months but not exceeding 6 months	3	148,492
Above 6 months but not exceeding 12 months	4	59,528
Above 12 months	5	146
Gross total (2 to 5)	6	4,322,145
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	4,322,145
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	4,322,145

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

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

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 201612

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	538,498
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	51,649,380
Above 3 months but not exceeding 6 months	3	6,836,829
Above 6 months but not exceeding 12 months	4	3,874,321
Above 12 months	5	3,420,020
Gross total (2 to 5)	6	65,780,550
Provision for doubtful debts	7	555,943
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	65,224,607
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	3,273,946
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	3,273,946
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	3,273,946
Total (8 + 16) = Row 8 of Form 1	17	68,498,553

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: 201612

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	520,797
Above 3 months but not exceeding 6 months	3	350
Above 6 months but not exceeding 12 months	4	1,203
Above 12 months	5	19,076
Gross total (2 to 5)	6	541,426
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	541,426
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	541,426

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: 201612

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

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

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

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 201612

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

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

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

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 201612

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

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

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

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 201612

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

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	32,989,165
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	7,729,338
Above 1 year but not exceeding 2 years	4	2,100,557
Above 2 years	5	0
Total (3 to 5)	6	9,829,895
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	9,829,895

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	13,940,935
Total (1 to 3) = Row 13 of Form 1	4	13,940,935

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	2,622,142
Balances due from overseas branches / related corporations	2	1,752,867
Balances due from other insurance funds established and maintained under the Act	3	879,484
Total (1 to 3) = Row 13 of Form 1	4	5,254,493

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	1,647,316
Total (1 to 3) = Row 13 of Form 1	4	1,647,316

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

Description	Row No.	Amount
Other debtors	1	21,590
Total = Row 14 of Form 1	26	21,590

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Miscellaneous deposits	1	139,887
Other debtors	2	2,682,963
Prepayments	3	820,749
Deferred acquisition costs	4	13,930,444
Total = Row 14 of Form 1	26	17,574,043

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Other debtors	1	2,712,739
Prepayments	2	6
Deferred acquisition cost	3	419,409
Outstanding trade settlement	4	91,125
Total = Row 14 of Form 1	26	3,223,279

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	4,980,933,551
Balance in the surplus account	2	7,734,457
Other liabilities	3	265,229,460
Policy assets (1 - 2 - 3)	4	4,707,969,634
Sum of liability in respect of each policy of the participating fund	5	4,531,944,431
Minimum condition liability	6	3,136,174,642
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	4,707,969,634

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	35,021
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	35,021

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	95,210
Balances due to other insurance funds established and maintained under the Act	3	14,425,737
Total (1 to 3) = Row 22 of Form 1	4	14,520,947

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	12,888
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	1,162,514
Total (1 to 3) = Row 22 of Form 1	4	1,175,402

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

Description	Row No.	Amount
Accrued expenses	1	3,070,154
New business and renewal deposits	2	752,245
Policyholders' deposit	3	85,371,765
Provision for taxation	4	2,877,536
Trade creditors	5	197,564
Unpresented cheques	6	217,301
Commission payable	7	1,329,994
Advance premium	8	166,238,266
Accrued interest on advance premium	9	618,370
Other creditors	10	123,083
Medical fees payable	11	1,216
Total = Row 23 of Form 1	26	260,797,494

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**I518C AVIVA LTD****Reporting Cycle: 2016 12****Life: SIF - Non-Participating**

Description	Row No.	Amount
Accrued expenses	1	17,535,977
CPF clearing account	2	1,003,085
Experience refund payable	3	37,997,981
GST	4	794,006
New business and renewal deposits	5	3,529,539
Other creditors	6	2,670,838
Policyholders' deposit	7	5,572,070
Provision for audit fees	8	562,144
Provision for bonus	9	12,515,269
Provision for tax fees	10	269,100
Provision for taxation	11	9,273,217
Trade creditors	12	9,894,608
Unpresented cheques	13	2,378,513
Withholding tax payable	14	16,840
Commission payable	15	20,184,199
Advance premium	16	105,294
Policyholders' CPF interest	17	405
Medical fees payable	18	5,562
Total = Row 23 of Form 1	26	124,308,647

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Accrued expenses	1	200,274
New business and renewal deposits	2	1,486,604
Policyholders' deposit	3	4,194,605
Provision for taxation	4	3,419,889
Trade creditors	5	437,273
Unpresented cheques	6	218,905
Commission payable	7	371,722
Advance premium received	8	1,652
GST	9	2,467
Other creditors	10	305,553
Total = Row 23 of Form 1	26	10,638,944

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	7,282,068
Net income	2	7,734,457
Transfer (to) from head office / shareholders fund	3	-7,282,068
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	7,734,457

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	237,772,649
Net income	2	47,129,139
Transfer (to) from head office / shareholders fund	3	13,942,446
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	298,844,234

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	22,062,332
Net income	2	9,574,304
Transfer (to) from head office / shareholders fund	3	-11,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	20,636,636

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	366,885,766	0	366,885,766
Total (1 to 3)	4	0	366,885,766	0	366,885,766

**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: 201612

Life: SIF - Investment-Linked

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	210	0	210
Total (1 to 3)	4	0	210	0	210

**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: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating 2

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

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

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: 2016 12

Life: SIF - Non-Participating

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

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: 2016 12

Life: SIF - Investment-Linked

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating 2

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Non-Participating

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Investment-Linked

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

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

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

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

1) The policy liabilities of Life Participating Fund includes a provision for deferred tax liabilities on undistributed surplus of \$251,816,006.30 as at 31 December 2016.

2) Total Gross Allocation from Life Participating Fund - \$71,016,378

Allocation to Shareholders:

Gross Allocation - \$7,734,457

Tax on Allocation - \$1,314,858

Net Allocation - \$6,419,599

Allocation to Policyholders:

Gross Allocation - \$63,281,921

Tax on Allocation - \$6,328,192

Net Allocation - \$56,953,729

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: 2016 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	802,421,157
Less: Outward reinsurance premiums	2B	2	2,309,410
Investment revenue	2C	3	208,963,062
Less: Investment expenses		4	16,017,026
Other income	2D	5	175,821
Total Income (1 to 5)		6	993,233,604
Gross claims settled	2E	7	189,091,222
Less: Reinsurance recoveries		8	123,438
Management expenses	2F	9	31,380,545
Distribution expenses	2G	10	51,649,386
Increase (decrease) in net policy liabilities	2H	11	710,360,764
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	3,140,668
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	985,499,147
Net Income (6 - 15)	2J	16	7,734,457

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	624,839,312
Less: Outward reinsurance premiums	2B	2	203,332,682
Investment revenue	2C	3	30,564,339
Less: Investment expenses		4	2,044,726
Other income	2D	5	1,827,571
Total Income (1 to 5)		6	451,853,814
Gross claims settled	2E	7	314,858,184
Less: Reinsurance recoveries		8	69,764,363
Management expenses	2F	9	87,722,295
Distribution expenses	2G	10	34,848,994
Increase (decrease) in net policy liabilities	2H	11	34,226,277
Provision for doubtful debts/ bad debts written off on receivables		12	-512,917
Taxation expenses		13	3,346,205
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	404,724,675
Net Income (6 - 15)	2J	16	47,129,139

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	66,051,769
Less: Outward reinsurance premiums	2B	2	122,892
Investment revenue	2C	3	34,917,230
Less: Investment expenses		4	753,904
Other income	2D	5	4,850,027
Total Income (1 to 5)		6	104,942,230
Gross claims settled	2E	7	89,728,458
Less: Reinsurance recoveries		8	50,000
Management expenses	2F	9	4,627,966
Distribution expenses	2G	10	2,540,882
Increase (decrease) in net policy liabilities	2H	11	-97,542
Provision for doubtful debts/ bad debts written off on receivables		12	12,062
Taxation expenses		13	-1,393,900
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	95,367,926
Net Income (6 - 15)	2J	16	9,574,304

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	21,231,670
Regular premiums - new business	2	84,608,915
Regular premiums - renewal business	3	696,580,572
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	802,421,157
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	802,421,157

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	53,457,712
Regular premiums - renewal business	3	350,480,098
Group business:		
Premiums	4	215,920,000
Direct insurance premiums (1 to 4)	5	619,857,810
Inward reinsurance premiums	6	4,981,502
Total (5 to 6) = Row 1 of Form 2	7	624,839,312

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	2,581,749
Regular premiums - new business	2	408,693
Regular premiums - renewal business	3	63,061,327
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	66,051,769
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	66,051,769

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	2,309,410
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	2,309,410

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	153,185,056
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	8,626,416
Unlicensed reinsurer	3	41,521,210
Total (1 to 3) = Row 2 of Form 2	4	203,332,682

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	122,892
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	122,892

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	38,101,583	17,800,918	63,634,044	119,536,545
Debt securities	2	94,047,176	28,038,086	-2,919,947	119,165,315
Land and Buildings	3	0	0	0	0
Loans	4	2,851,687	0	0	2,851,687
Cash and deposits	5	51,456	-3,083,986	3,807,064	774,534
Other invested assets	6	760,559	-12,879,042	-21,246,536	-33,365,019
Total (1 to 6) = Row 3 of Form 2	7				208,963,062

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	197,039	211,930	408,969
Debt securities	2	26,244,741	7,716,266	1,574,902	35,535,909
Land and Buildings	3	0	0	0	0
Loans	4	261,424	0	0	261,424
Cash and deposits	5	70,067	125,794	-572,711	-376,850
Other invested assets	6	160,239	-208,263	-5,217,089	-5,265,113
Total (1 to 6) = Row 3 of Form 2	7				30,564,339

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	17,741,319	22,219,093	-6,169,159	33,791,253
Debt securities	2	655,437	186,087	609,303	1,450,827
Land and Buildings	3	0	0	0	0
Loans	4	755,545	0	0	755,545
Cash and deposits	5	3,483	-214,487	-686,270	-897,274
Other invested assets	6	0	32,595	-215,716	-183,121
Total (1 to 6) = Row 3 of Form 2	7				34,917,230

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	17,741,319	22,219,093	-6,169,159	33,791,253
Debt securities	2	559,322	230,707	414,488	1,204,517
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1	-288,023	629	-287,393
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	18,300,642	22,161,777	-5,754,042	34,708,377

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Sundry income	1	175,821
Total = Row 5 of Form 2	26	175,821

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Bad debts recovery	1	378,177
Government grants	2	626,986
Sundry income	3	822,408
Total = Row 5 of Form 2	26	1,827,571

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Sundry income	1	506,598
Trailer Commission	2	4,343,429
Total = Row 5 of Form 2	26	4,850,027

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 201612

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: 201612

Life: OIF - Non-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: 201612

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: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	12,913,134
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	89,146,198
Surrenders	4	35,756,595
Annuities	5	0
Cash bonuses	6	0
Others	7	51,275,295
Total (1 to 7) = Row 7 of Form 2	8	189,091,222

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	80,161,706
Accident and health benefits other than total permanent disability and critical illness	2	193,062,435
Maturity / anticipated endowment	3	21,435,506
Surrenders	4	8,512,616
Annuities	5	7,170,471
Cash bonuses	6	0
Others	7	4,515,450
Total (1 to 7) = Row 7 of Form 2	8	314,858,184

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	939,711
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	24,599,494
Surrenders	4	64,018,097
Annuities	5	0
Cash bonuses	6	0
Others	7	171,156
Total (1 to 7) = Row 7 of Form 2	8	89,728,458

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	9,650,435
Office rent	2	768,122
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	103,732
Managing agent's fees	6	0
Repairs and maintenance	7	296,315
Public utilities	8	14,344
Printing, stationery and periodicals	9	150,137
Postage, telephone and telex charges	10	282,279
Computer charges	11	14,554
Hire of office equipment	12	0
Licence and association fees	13	1,109,542
Advertising and subscriptions	14	963,879
Entertainment	15	21,511
Travelling expenses	16	126,387
Other professional fees	1	2,254,440
Bank charges	2	587,422
Medical expenses (assured)	3	60,356
GST absorbed	4	3,060,411
Allocated costs	5	5,637,140
Usage of fixed assets	6	300,790
Sales incentives	7	2,851,553
Other expenses	8	3,127,196
Total = Row 9 of Form 2	27	31,380,545

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	45,335,701
Office rent	2	3,895,826
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	456,226
Managing agent's fees	6	0
Repairs and maintenance	7	1,736,238
Public utilities	8	75,944
Printing, stationery and periodicals	9	1,142,082
Postage, telephone and telex charges	10	1,481,367
Computer charges	11	320,499
Hire of office equipment	12	0
Licence and association fees	13	624,541
Advertising and subscriptions	14	1,312,001
Entertainment	15	136,379
Travelling expenses	16	409,450
Other professional fees	1	1,172,606
Bank charges	2	3,003,924
Medical expenses (assured)	3	980,058
GST absorbed	4	2,869,313
Allocated costs	5	9,965,988
Usage of fixed asstes	6	2,146,058
Sales incentives	7	5,701,188
Other expenses	8	8,025,732
Expenses recovered from a related company	9	-3,068,826
Total = Row 9 of Form 2	27	87,722,295

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	1,318,226
Office rent	2	122,932
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	35,821
Managing agent's fees	6	0
Repairs and maintenance	7	45,985
Public utilities	8	2,005
Printing, stationery and periodicals	9	25,595
Postage, telephone and telex charges	10	45,373
Computer charges	11	473
Hire of office equipment	12	0
Licence and association fees	13	29,283
Advertising and subscriptions	14	107,134
Entertainment	15	473
Travelling expenses	16	7,368
Other professional fees	1	328,323
Bank charges	2	502,784
Medical expenses (assured)	3	352
GST absorbed	4	200,511
Allocated costs	5	1,347,785
Usage of fixed assets	6	132,104
Sales incentives	7	1,695
Other expenses	8	373,744
Total = Row 9 of Form 2	27	4,627,966

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I518C AVIVA LTD****Reporting Cycle: 201612****Life: OIF - Non-Participating**

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	628,193
First period commissions - regular premium	2	38,585,804
Renewal commissions	3	10,902,874
Group business:		
Commissions	4	0
Overriding commissions	5	225,024
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	1,484,666
Total distribution cost excluding reinsurance commissions (1 to 9)	10	51,826,561
Reinsurance commissions	11	177,175
Total (10 - 11) = Row 10 of Form 2	12	51,649,386

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	32,903,930
Renewal commissions	3	22,932,904
Group business:		
Commissions	4	19,087,717
Overriding commissions	5	12,577,913
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	169,713
Total distribution cost excluding reinsurance commissions (1 to 9)	10	87,672,177
Reinsurance commissions	11	52,823,183
Total (10 - 11) = Row 10 of Form 2	12	34,848,994

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	222,182
Renewal commissions	3	345,632
Group business:		
Commissions	4	0
Overriding commissions	5	140,999
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	1,832,401
Total distribution cost excluding reinsurance commissions (1 to 9)	10	2,541,214
Reinsurance commissions	11	332
Total (10 - 11) = Row 10 of Form 2	12	2,540,882

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	4,707,969,634
Net policy liabilities at beginning of period	2	3,997,608,870
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	710,360,764

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	558,084,835
Net policy liabilities at beginning of period	2	523,858,558
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	34,226,277

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	769,303,212
Net policy liabilities at beginning of period	2	769,400,754
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-97,542

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

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: 201612

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	7,734,457
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	7,734,457

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201612

Life: OIF - Investment-Linked

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

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 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: 2016 12

Life: SIF - Participating 2

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	10,963,381	5,499	449,691,200
Endowment	2	21,447,665	325	21,447,665	46,070,226	7,730	267,050,716
Term	3	0	0	0	6,798,222	0	48,508,874
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	21,447,665	325	21,447,665	63,831,829	13,229	765,250,790
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		42	1,377,640	1,166,943	187	9,712,815
Maturity	10		1,811	61,340,160	1,850,498	694	23,189,815
Expiry	11		0	0	697,386	0	-195,793,325
Surrender	12		109	5,224,568	5,288,140	1,457	84,182,059
Forfeiture	13		2	125,995	8,422,899	1,409	63,859,272
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		1,964	68,068,363	17,425,866	3,747	-14,849,364
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		1	7,044	79,439,417	43,698	3,360,430,845
Endowment	19		18,653	786,899,746	806,355,208	94,650	3,697,165,734
Term	20		0	0	10,693,044	0	720,378,290
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		18,654	786,906,790	896,487,669	138,348	7,777,974,869
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: 2016 12

Life: SIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	24,031,618	9,244	17,559,292,248
Accident	4	0	0	0	3,789	0	0
Health	5	0	0	0	37,422,867	54,495	0
Others	6	0	0	0	15,665,755	26,959	0
Total (1 to 6)	7	0	0	0	77,124,029	90,698	17,559,292,248
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		1	163,014	263,127	502	16,392,718
Maturity	10		73	5,638,659	939,698	862	26,545,035
Expiry	11		22	13,229,794	20,173,661	27,926	4,307,977,263
Surrender	12		2	72,887	1,112,830	326	56,207,762
Forfeiture	13		0	0	6,079	7	282,799
Net transfers	14		0	0	0	0	0
Others	15		0	-12,986,301	0	0	0
Total (9 to 15)	16		98	6,118,053	22,495,395	29,623	4,407,405,577
Annuities only	17		30	103,888	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		128	180,213,182	897,712	1,574	63,380,896
Endowment	19		105	8,569,365	33,580,636	16,102	1,171,341,008
Term	20		173	11,732,997	108,804,402	71,120	59,872,035,976
Accident	21		0	0	2,611,712	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	191,562,405	489,602	0
Others	23		0	0	79,167,142	140,719	0
Total (18 to 23)	24		408	200,515,544	416,624,009	719,117	61,106,757,880
Annuities only (last period's 25 + 8 -17)	25		2,001	7,723,116	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: 2016 12

Life: SIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	44,752	22	2,414,681
Endowment	2	0	0	0	28,200	2	7,663
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	72,952	24	2,422,344
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		16	159,052	27,534	13	325,448
Maturity	10		7	98,000	2,382,383	1,940	12,271,002
Expiry	11		0	-71,043	1,147,670	0	-17,477,760
Surrender	12		544	8,473,764	5,474,856	2,032	30,126,242
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	12,743,155	0	0	0
Total (9 to 15)	16		567	21,402,928	9,032,443	3,985	25,244,932
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		96	4,458,771	2,583,942	1,433	95,598,766
Endowment	19		8,065	101,485,910	69,592,885	27,509	351,034,142
Term	20		0	0	35,260	0	563,826
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		8,161	105,944,681	72,212,087	28,942	447,196,734
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: 2016 12

Life: OIF - Participating 2

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Non-Participating

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Investment-Linked

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

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

ANNUAL RETURN: NOTES TO FORM 3

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Mortgage Reducing Term		33,908,100
Total		33,908,100

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

New Business	Single Premium	Regular Premium
Mortgage Reducing Term	0	1,691,983
Total	0	1,691,983

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

Business in Force	Single Premium	Regular Premium
Eldersshield Supplementary Plans		79,167,122
JSP Insurability Option		20
Total		79,167,142

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

New Business	Single Premium	Regular Premium
Eldersshield Supplementary Plans	0	15,665,755
Total	0	15,665,755

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 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: 2016 12

Life: SIF - Participating 2

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	280	170,130	28,617,545,076	0	16,897,402
Accident	2	16	5,911	36,560,578,474	0	3,923,289
Health	3	226	17,683	41,667,832	0	11,233,706
Others	4	0	0	1,127,402,212	0	2,605,157
Total (1 to 6)	5	522	193,724	66,347,193,594	0	34,659,554
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	16,987	21,865,497,351	0	27,425,909
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	95,258	7,338,805,013		23,911,488
Death, total permanent disability, critical illness	10	0	421	30,978,159		130,895
Others	11	452	127,228	8,509,463,425		78,874,631
Total (9 to 11)	12	452	222,907	15,879,246,597		102,917,014

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	1,815	598,515	92,031,557,484		64,249,210
Accident	15	54	22,001	47,230,524,727		6,629,759
Health	16	1,370	111,452	442,797,403		134,979,698
Others	17	0	0	12,104,996,887		18,044,931
Total (14 to 17)	18	3,239	731,968	151,809,876,501		223,903,598
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: 2016 12

Life: SIF - Investment-Linked

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating 2

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Non-Participating

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

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Investment-Linked

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

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

ANNUAL RETURN: NOTES TO FORM 4

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating 2

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

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

Life: SIF - Participating

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

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

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Critical Illness Insurance		18,044,931
Sum:		18,044,931

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

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

Critical Illness Insurance	0	2,605,157
Sum:	0	2,605,157

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

Terminations and Transfers	Single Premium	Regular Premium
Group Policies Lapses		78,874,631
Sum:		78,874,631

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

Number of dependants covered under group policies	Single Premium	Regular Premium
		34,868
Sum:		34,868

Life: SIF - Investment-Linked

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

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

Life: OIF - Participating 2

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

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

Life: OIF - Participating

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

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

Life: OIF - Non-Participating

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

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

Life: OIF - Investment-Linked

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

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

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

NIL

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

1518C AVIVA LTD

Reporting Cycle: 2016 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	130,914,125	0	47,427,565	0	135,809,673	0	5,230,301	0	0	0	319,381,664	0
Reinsurance ceded	2	1,185,083	0	3,659,890	0	73,660,482	0	-30	0	0	0	78,505,425	0
Net premiums written (1 - 2)	3	129,729,042	0	43,767,675	0	62,149,191	0	5,230,331	0	0	0	240,876,239	0
Premium liabilities at beginning of period	4	56,926,520	0	3,186,801	0	13,634,229	0	1,184,148	0	0	0	74,931,698	0
Premium liabilities at end of period	5	68,585,433	0	12,804,766	0	20,794,173	0	1,232,859	0	0	0	103,417,231	0
Premium earned during the period (3 + 4 - 5)	6	118,070,129	0	34,149,710	0	54,989,247	0	5,181,620	0	0	0	212,390,706	0
B. CLAIMS													
Gross claims settled	7	85,218,221	0	6,808,983	0	12,376,096	0	5,951	0	0	0	104,409,251	0
Reinsurance recoveries	8	520,734	0	1,938,337	0	-19,280,636	0	0	0	0	0	-16,821,565	0
Net claims settled (7 - 8)	9	84,697,487	0	4,870,646	0	31,656,732	0	5,951	0	0	0	121,230,816	0
Claim liabilities at end of period	10	20,615,163	0	0	0	12,933,627	0	0	0	0	0	33,548,790	0
Claim liabilities at beginning of period	11	12,668,595	0	0	0	8,713,526	0	0	0	0	0	21,382,121	0
Net claims incurred (9 + 10 - 11)	12	92,644,055	0	4,870,646	0	35,876,833	0	5,951	0	0	0	133,397,485	0
C. MANAGEMENT EXPENSES													
Management expenses	13	18,523,483	0	5,527,902	0	15,829,234	0	609,616	0	0	0	40,490,235	0
D. DISTRIBUTION EXPENSES													
Commissions	14	14,242,430	0	18,203,958	0	12,379,811	0	299,280	0	0	0	45,125,479	0
Reinsurance commissions	15	-5,033	0	530,733	0	28,362,750	0	235,974	0	0	0	29,124,424	0
Net commissions incurred (14 - 15)	16	14,247,463	0	17,673,225	0	-15,982,939	0	63,306	0	0	0	16,001,055	0
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6-12-13-16-17)													
	18	-7,344,872	0	6,077,937	0	19,266,119	0	4,502,747	0	0	0	22,501,931	0
F. NET INVESTMENT INCOME													
	19	253,190	0	2,965,329	0	8,491,265	0	327,016	0	0	0	12,036,800	0
G. OPERATING RESULTS (18 + 19)													
	20	-7,091,682	0	9,043,266	0	27,757,384	0	4,829,763	0	0	0	34,538,731	0
H. OTHERS													
Number of policies in force	21	425,320	0	91,329	0	436,724	0	73,025	0	0	0	1,026,398	0
Number of lives covered under policies in force	22	268,870	0	91,329	0	436,724	0	73,025	0	0	0	869,948	0
Number of claims registered	23	54,102	0	90	0	286	0	1	0	0	0	54,479	0

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	12,394	122,066,880	0	17,977,899	0	3,234,211	102,857	6,939,856	0	0	115,251	150,218,846
Reinsurance ceded	2	-644	22,556,901	0	10,932,894	0	2,148,572	7,846	1,622,336	0	0	7,202	37,260,703
Net premiums written (1 - 2)	3	13,038	99,509,979	0	7,045,005	0	1,085,639	95,011	5,317,520	0	0	108,049	112,958,143
Premium liabilities at beginning of period	4	11,331	24,653,919	0	619,929	0	274,242	80,991	838,847	0	0	92,322	26,386,937
Premium liabilities at end of period	5	7,449	26,374,060	0	598,046	0	314,736	59,366	3,191,098	0	0	66,815	30,477,940
Premium earned during the period (3 + 4 - 5)	6	16,920	97,789,838	0	7,066,888	0	1,045,145	116,636	2,965,269	0	0	133,556	108,867,140
B. CLAIMS													
Gross claims settled	7	6,020	89,689,968	0	12,233,265	0	60,330	28,736	1,428,824	0	0	34,756	103,412,387
Reinsurance recoveries	8	0	17,414,157	0	8,521,282	0	0	0	608,992	0	0	0	26,544,431
Net claims settled (7 - 8)	9	6,020	72,275,811	0	3,711,983	0	60,330	28,736	819,832	0	0	34,756	76,867,956
Claim liabilities at end of period	10	80,786	29,216,159	0	3,275,550	0	511,870	120,085	744,598	0	0	200,871	33,748,177
Claim liabilities at beginning of period	11	80,786	23,517,955	0	3,281,969	0	368,616	19,244	217,927	0	0	100,030	27,386,467
Net claims incurred (9 + 10 - 11)	12	6,020	77,974,015	0	3,705,564	0	203,584	129,577	1,346,503	0	0	135,597	83,229,666
C. MANAGEMENT EXPENSES													
Management expenses	13	1,117	8,479,494	0	2,095,407	0	376,962	43,343	409,345	0	0	44,460	11,361,208
D. DISTRIBUTION EXPENSES													
Commissions	14	1,449	14,604,753	0	395,875	0	281,866	911	367,797	0	0	2,360	15,650,291
Reinsurance commissions	15	0	3,376,606	0	149,358	0	860,710	0	477,912	0	0	0	4,864,586
Net commissions incurred (14 - 15)	16	1,449	11,228,147	0	246,517	0	-578,844	911	-110,115	0	0	2,360	10,785,705
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6-12-13-16-17)													
	18	8,334	108,182	0	1,019,400	0	1,043,443	-57,195	1,319,536	0	0	-48,861	3,490,561
F. NET INVESTMENT INCOME													
	19	304	2,305,375	0	1,124,038	0	202,214	2,680	111,291	0	0	2,984	3,742,918
G. OPERATING RESULTS (18 + 19)													
	20	8,638	2,413,557	0	2,143,438	0	1,245,657	-54,515	1,430,827	0	0	-45,877	7,233,479
H. OTHERS													
Number of policies in force	21	12	4,460	0	228	0	82	678	1,320	0	0	690	6,090
Number of lives covered under policies in force	22	12	343,848	0	100,120	0	6,664	678	360,997	0	0	690	811,629
Number of claims registered	23	9	574,519	0	129	0	2	74	77	0	0	83	574,727

ANNUAL RETURN: NOTES TO FORM 7

I518C AVIVA LTD

Reporting Cycle: 2016 12

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

Nil

ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Description	Row No	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	2,337,838,764	0	0	0	18,025,187	2,355,863,951
Debt securities	2	4,234,399,150	45,917,905	0	0	89,402,419	4,369,719,474
Land and buildings	3	0	0	0	0	0	0
Loans	4	63,334,154	0	0	0	0	63,334,154
Cash and deposits	5	233,913,564	4,550,105	0	0	1,659,742	240,123,411
Other invested assets	6	-90,484,146	-1,236,960	0	0	-2,408,368	-94,129,474
Investment income due or accrued	7	3,086,370	0	0	0	0	3,086,370
Outstanding premiums and agents' balances	8	73,362,124	66,377	0	0	0	73,428,501
Deposits withheld by cedants	9	1,290,373	0	0	0	0	1,290,373

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Reinsurance recoverables (on paid claims)	10	9,829,895	0	0	0	0	9,829,895
Income tax recoverables	11	0	593,994	0	0	0	593,994
Fixed assets	12	0	0	0	0	2,500,507	2,500,507
Inter-fund balances and intra-group balances (due from)	13	20,842,744	0	0	0	643,656	21,486,400
Other assets	14	20,818,912	273,206	0	0	45,996,812	67,088,930
Total Assets (1 to 14)	15	6,908,231,904	50,164,627	0	0	155,819,955	7,114,216,486
LIABILITIES							
Policy liabilities	16	6,035,357,681	25,653,143	0	0		6,061,010,824
Other liabilities							
Outstanding claims	17	51,263,020	0	0	0	0	51,263,020
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	3,968,326	0	0	0	0	3,968,326
Amounts owing to insurers	20	78,951,095	160,344	0	0	0	79,111,439
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	15,731,370	889,659	0	0	3,216,141	19,837,170
Others	23	395,745,085	1,069,111	0	0	1,647,898	398,462,094
Total Liabilities (16 to 23)	24	6,581,016,577	27,772,257	0	0	4,864,039	6,613,652,873
NET ASSETS (15 - 24)	25	327,215,327	22,392,370	0	0	150,955,916	500,563,613
SHAREHOLDERS' EQUITY & SURPLUS							

Paid-up capital	26					87,481,470	87,481,470
Reserves:							
Unappropriated profits (losses)	27					63,474,446	63,474,446
Other reserves	28					0	0
Surplus	29	327,215,327	22,392,370	0	0		349,607,697
Total (26 to 29)	30	327,215,327	22,392,370	0	0	150,955,916	500,563,613

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Description	Row No	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	84,281,470	0	69,603,997	153,885,467
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	-10,411,619	-10,411,619
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	3,200,000	0	0	3,200,000
Transfer (to) from insurance funds maintained in Singapore	7	0	0	4,282,068	4,282,068
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	87,481,470	0	63,474,446	150,955,916

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

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

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

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

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 201612

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: 2016 12

Description	Row No	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	1,493,312,238	21,825,676	0	0		1,515,137,914
Less: Outward reinsurance premiums	2	205,764,984	1,099,045	0	0		206,864,029
Investment revenue	3	274,444,631	649,236	0	0	1,375,486	276,469,353
Less: Investment expenses	4	18,815,656	266,079	0	0	516,225	19,597,960
Other income	5	6,853,419	116,377	0	0	16,707	6,986,503
Total Income (1 to 5)	6	1,550,029,648	21,226,165	0	0	875,968	1,572,131,781
Gross claims settled	7	593,677,864	19,251,352	0	0		612,929,216
Less: Reinsurance recoveries	8	69,937,801	23,485	0	0		69,961,286
Management expenses	9	123,730,806	9,197,071	0	0	2,761,895	135,689,772
Distribution expenses	10	89,039,262	87,556	0	0	6,977,290	96,104,108
Increase (decrease) in net policy liabilities	11	744,489,499	-5,470,605	0	0		739,018,894
Provision for doubtful debts / bad debts written off on receivables	12	-500,855	5,354	0	0	0	-495,501
Taxation expenses	13	5,092,973	-485,975	0	0	1,548,402	6,155,400
Other expenses	14	0	0	0	0	0	0
Total Outgo (7 to 14)	15	1,485,591,748	22,561,268	0	0	11,287,587	1,519,440,603
NET INCOME (6 - 15)	16	64,437,900	-1,335,103	0	0	-10,411,619	52,691,178

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 201612

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: 2016 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	1	7,044	0	9,269	541	0	6,724	0	16,534
- Regular Premium	2	43,698	3,360,430,845	79,439,417	876,222,726	45,064,859	579,258,652	767,031,494	10,578,485	1,119,638,912
Endowment										
- Single Premium	3	18,653	786,899,746	0	742,686,469	2,220,147	0	75,001,945	0	819,908,561
- Regular Premium	4	94,650	3,697,165,734	806,355,208	4,207,478,721	86,086,643	3,265,216,364	1,555,141,667	7,204,364	2,590,695,031
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	176,025,201	0	176,025,201
Sub total (1 to 8)	9	157,002	7,844,503,369	885,794,625	5,826,397,185	133,372,190	3,844,475,016	2,573,207,031	17,782,849	4,706,284,239
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
- Single Premium	14	0	720,378,290	10,693,044	3,461,764	40,282	3,219,510	650,354	752,505	1,685,395
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
Sub Total (10 to 17)	18	0	720,378,290	10,693,044	3,461,764	40,282	3,219,510	650,354	752,505	1,685,395
Total (9 +18)	19	157,002	8,564,881,659	896,487,669	5,829,858,949	133,412,472	3,847,694,526	2,573,857,385	18,535,354	4,707,969,634

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2016 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	1	7,044	0	10,913	613	0	627	0	12,153
- Regular Premium	2	43,698	3,360,430,845	79,439,417	1,187,785,606	57,709,815	681,816,710	57,921,932	46,019,461	667,620,104
Endowment										
- Single Premium	3	18,653	786,899,746	0	777,207,009	2,362,643	0	247,586	0	779,817,238
- Regular Premium	4	94,650	3,697,165,734	806,355,208	5,102,873,063	96,023,448	3,611,256,875	17,879,503	81,520,613	1,687,039,752
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
Sub total (1 to 8)	9	157,002	7,844,503,369	885,794,625	7,067,876,591	156,096,519	4,293,073,585	76,049,648	127,540,074	3,134,489,247
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
- Single Premium	14	0	720,378,290	10,693,044	3,461,764	40,282	3,219,510	650,354	752,505	1,685,395
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
Sub Total (10 to 17)	18	0	720,378,290	10,693,044	3,461,764	40,282	3,219,510	650,354	752,505	1,685,395
Total (9 +18)	19	157,002	8,564,881,659	896,487,669	7,071,338,355	156,136,801	4,296,293,095	76,700,002	128,292,579	3,136,174,642

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2016 12

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2016 12

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2016 12

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2016 12

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2016 12

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2016 12

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2016 12

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2016 12

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

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

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

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

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2016 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	128	180,213,182	0	48,059,495	332,320	0	175,726	0	48,567,541
- Regular Premium	2	1,574	63,380,896	897,712	35,039,379	1,299,496	9,496,415	1,148,171	0	27,990,631
Endowment										
- Single Premium	3	105	8,569,365	0	180,865	217	0	11	0	181,093
- Regular Premium	4	16,102	1,171,341,008	33,580,636	213,823,178	2,176,902	14,867,749	421,249	62,624	201,616,204
Term	5	73,108	151,915,326,457	173,053,612	309,640,080	44,890,905	581,948,448	9,990,670	237,790,504	20,363,711
Accident and Health	6	491,028	47,673,322,130	335,783,574	601,882,797	189,623,111	709,515,376	35,934,902	33,623,479	151,548,913
Annuity	7	2,001	7,723,116	0	99,343,940	1,335,588	0	4,430,217	0	105,109,745
Others	8	140,719	12,104,996,887	97,212,073	528,588,924	74,963,508	955,506,482	30,491,875	324,169,172	2,706,997
Sub total (1 to 8)	9	724,765	213,124,873,041	640,527,607	1,836,558,658	314,622,047	2,271,334,470	82,592,821	595,645,779	558,084,835

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2016 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	96	4,458,771	0	7,164	104,912	239,165	402	128,092	1,405	5,468,690	5,470,095
- Regular Premium	2	1,433	95,598,766	2,583,942	7,308,675	3,970,466	32,562,472	331,029	21,716,717	764,415	19,975,444	20,739,859
Endowment												
- Single Premium	3	8,065	101,485,910	0	3,949,227	11,226,812	16,740,414	350,669	3,174,005	1,960,299	118,988,602	120,948,901
- Regular Premium	4	27,509	351,034,142	69,592,885	4,147,817	42,637,993	79,066,455	119,244	33,834,478	1,673,077	602,944,074	604,617,151
Term												
- Single Premium	5	0	563,826	35,260	87,312	2,570	205,618	13,262	102,882	408	0	408
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	331,446	0	0	0	0	331,446	17,195,352	17,526,798
Sub total (1 to 8)	9	37,103	553,141,415	72,212,087	15,831,641	57,942,753	128,814,124	814,606	58,956,174	4,731,050	764,572,162	769,303,212

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

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2016 12

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

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

I518C AVIVA LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2016 12

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

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

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

I518C AVIVA LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2016 12

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

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

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating 2

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Participating

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	7,121,232		7,121,232
Mortality/Morbidity	2	-3,864,923	-7,592,850	3,727,927
Forfeiture/Surrender	3	7,635,742	35,079,197	-27,443,455
Interest	4	174,037,907	138,619,806	35,418,101
Expense	5	-12,544,305	-13,371,529	827,224
Change in basis	6	-25,695,834		-25,695,834
Miscellaneous	7	13,779,262	0	13,779,262
Total (1 to 7)	8			7,734,457

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-25,009,029		-25,009,029
Mortality/Morbidity	2	-43,081,315	-34,864,463	-8,216,852
Forfeiture/Surrender	3	2,118,411	1,213,557	904,854
Interest	4	20,150,884	5,843,608	14,307,276
Expense	5	-11,756,473	-12,059,994	303,521
Change in basis	6	2,684,692		2,684,692
Miscellaneous	7	62,154,677	0	62,154,677
Total (1 to 7)	8			47,129,139

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-245,824		-245,824
Mortality/Morbidity	2	-305,218	-154,566	-150,652
Forfeiture/Surrender	3	717,018	841,951	-124,933
Interest	4	12,877,660	11,625,462	1,252,198
Expense	5	-3,318,753	-3,351,469	32,716
Change in basis	6	65,432		65,432
Miscellaneous	7	8,745,367	0	8,745,367
Total (1 to 7)	8			9,574,304

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating 2

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Participating

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Non-Participating

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Life: OIF - Investment-Linked

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

ANNUAL RETURN: FORM 16 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I518C AVIVA LTD

Reporting Cycle: 2016 12

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

Description	Singapore Insurance Fund	Offshore Insurance Fund
Participating Fund	4,707,969,634	0
Non-Participating Fund	558,084,835	0
Investment-Linked Fund	769,303,212	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I518C AVIVA LTD

Reporting Cycle: 2016 12

Description	Row No	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	54,066,380	0
Terminal Bonus	4	9,215,541	0
Total amt to policy owners (1 to 4)	5	63,281,921	0
Allocation to surplus account	6	7,734,457	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

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

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

Description	Row No	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	54,066,380	0
Terminal Bonus	4	9,215,541	0
Total amt to policy owners (1 to 4)	5	63,281,921	0
Allocation to surplus account	6	7,734,457	0

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

None

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 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: 2016 12

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

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

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

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

I518C AVIVA LTD

Life: SIF - Participating

Reporting Cycle: 2016 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	7,734,457
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	1,286,928,693
Policy liabilities - minimum condition liability	3	1,571,794,992
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	1,286,928,693
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	86,968,668
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	86,968,668
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	1,207,694,482
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	58,015,483
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	58,015,483
Modified minimum condition liability	16	3,194,190,125
Minimum condition liability	17	3,136,174,642
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	3,056,759,323
Higher of 21 or 22:	20	4,707,969,634
Sum of total risk requirement and minimum condition liability of the insurance fund	21	3,673,759,189
Policy liabilities of the insurance fund	22	4,707,969,634
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
Total C1 Requirement (14 + 23 + 30)	33		58,015,483
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities			
Equity Investment Risk Requirement (35 to 36)	34		251,607,974
(a) Specific Risk Requirement	35	125,803,987	
(b) General Risk Requirement	36	125,803,987	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		217,955,378
(a) Sum of: (39 + 42)	38	-98,111,004	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	165,415,233	
Debt specific risk requirement	40	32,768,551	
Debt general risk requirement	41	132,646,682	
Liability adjustment requirement in an increasing interest rate environment	42	-263,526,237	
(b) Sum of: (44 + 47)	43	217,955,378	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-99,878,131	
Debt specific risk requirement	45	32,768,551	
Negative of debt general risk requirement	46	-132,646,682	
Liability adjustment requirement in a decreasing interest rate environment	47	317,833,509	
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		8,000,473
Miscellaneous Risk Requirement	52		2,005,239
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		479,569,064
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	537,584,547

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2016 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	298,844,234
Less:		
Reinsurance adjustment	6	11,237,704
Financial resource adjustment: (8 to 12)	7	23,524,255
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	1,752,867
(b) charged assets	9	7,020,194
(c) deferred tax assets	10	0
(d) intangible assets	11	14,751,194
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	264,082,275
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	60,152,818
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	60,152,818	
Modified policy liabilities	25	618,237,653	
Policy Liabilities	26	558,084,835	
(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	295,052,242	
Sum of total risk requirement and policy liabilities of the insurance fund	29	668,866,793	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
Total C1 Requirement (14 + 23 + 30)	33		60,152,818
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities			
Equity Investment Risk Requirement (35 to 36)	34		737,500
(a) Specific Risk Requirement	35	368,750	
(b) General Risk Requirement	36	368,750	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		36,520,539
(a) Sum of: (39 + 42)	38	9,519,350	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	49,469,526	
Debt specific risk requirement	40	9,676,826	
Debt general risk requirement	41	39,792,700	
Liability adjustment requirement in an increasing interest rate environment	42	-39,950,176	
(b) Sum of: (44 + 47)	43	36,520,539	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-30,115,874	
Debt specific risk requirement	45	9,676,826	
Negative of debt general risk requirement	46	-39,792,700	
Liability adjustment requirement in a decreasing interest rate environment	47	66,636,413	
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		485,680
Miscellaneous Risk Requirement	52		12,885,421
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		50,629,140
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	110,781,958

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2016 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	20,636,636
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	419,415
(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	419,415
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	20,217,221
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	1,205,485
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	1,205,485	
Modified policy liabilities	25	770,508,697	
Policy Liabilities	26	769,303,212	
(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	723,889,642	
Sum of total risk requirement and policy liabilities of the insurance fund	29	771,669,973	
General Insurance Risk Requirement (for general business): (31 to 32)	30		0
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	0	
Total C1 Requirement (14 + 23 + 30)	33		1,205,485
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		742,367
(a) Sum of: (39 + 42)	38	-452,918	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	88,144	
Debt specific risk requirement	40	61,113	
Debt general risk requirement	41	27,031	
Liability adjustment requirement in an increasing interest rate environment	42	-541,062	
(b) Sum of: (44 + 47)	43	742,367	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	34,082	
Debt specific risk requirement	45	61,113	
Negative of debt general risk requirement	46	-27,031	
Liability adjustment requirement in a decreasing interest rate environment	47	708,285	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		7,297
Miscellaneous Risk Requirement	52		411,612
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		1,161,276
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	2,366,761

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2016 12

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

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

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

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

I518C AVIVA LTD

Life: OIF - Participating

Reporting Cycle: 2016 12

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

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

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

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

I518C AVIVA LTD

Life: OIF - Non-Participating

Reporting Cycle: 2016 12

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

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

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

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

I518C AVIVA LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2016 12

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

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

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

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

Note on Participating Fund:

There is a total of S\$86,968,668 financial resources adjustment to reflect charged assets for collaterals posted for out-of-money derivatives.

There is a total of S\$1,606,647 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 :

There is a total of S\$7,020,194 financial resources adjustment to reflect charged assets for collaterals posted for out-of-money derivatives.

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

**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: 2016 12

Description	Row No.	Amount
(i) Total Risk Requirement		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
Total C1 Requirement (1 + 10 + 17)	20	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest		
Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	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	867,432
(a) Sum of: (26 + 29)	25	867,432
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	867,432
Debt specific risk requirement	27	601,418
Debt general risk requirement	28	266,014
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	335,404
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	335,404
Debt specific risk requirement	32	601,418
Negative of debt general risk requirement	33	-266,014
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	71,810
Miscellaneous Risk Requirement	38	1,007,709
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	1,946,951
Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	1,946,951

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2016 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	341,873,240
Balances in the surplus account of each participating fund	2	7,734,457
Paid-up ordinary share capital	3	87,481,470
Unappropriated profits (losses)	4	63,474,446
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	11,356,674
Financial resource adjustment: (10 to 14)	9	166,647,232
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	1,752,867
(b) charged assets	11	93,988,862
(c) deferred tax assets	12	0
(d) intangible assets	13	70,905,503
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	322,559,707
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognized as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	1,286,928,693

Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21		1,609,488,400
(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	658,311,800	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	1,946,951	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		660,258,751
CAPITAL ADEQUACY RATIO (21/24)	25		243.77%

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2016 12

Note on Participating Fund:

There is a total of S\$86,968,668 financial resources adjustment to reflect charged assets for collaterals posted for out-of-money derivatives.

There is a total of S\$1,606,647 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 :

There is a total of S\$7,020,194 financial resources adjustment to reflect charged assets for collaterals posted for out-of-money derivatives.

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