

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2017 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: 2017 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	2,866,987,608
Debt securities	1B	2	2,866,720,123
Land and buildings	1C	3	0
Loans	1D	4	43,397,198
Cash and deposits		5	90,915,462
Other invested assets	1E	6	34,992,077
Investment income due or accrued		7	4,911,989
Outstanding premiums and agents' balances	1F	8	8,059,393
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	47,419,333
Other assets	1J	14	329,179
Total Assets (1 to 14)		15	5,963,732,362
LIABILITIES			
Policy liabilities	1K	16	5,676,411,099
Other liabilities:			
Outstanding claims		17	6,471,093
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	2,294,358
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	7,014,324
Others	1M	23	261,684,381
Total Liabilities (16 to 23)		24	5,953,875,255
SURPLUS (15 - 24)	1N	25	9,857,107

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	189,151,756
Debt securities	1B	2	879,419,553
Land and buildings	1C	3	0
Loans	1D	4	3,827,634
Cash and deposits		5	56,645,483
Other invested assets	1E	6	9,615,573
Investment income due or accrued		7	107,706
Outstanding premiums and agents' balances	1F	8	78,148,040
Deposits withheld by cedants		9	992,753
Reinsurance recoverables (on paid claims)	1G	10	4,832,115
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	30,210,530
Other assets	1J	14	34,436,060
Total Assets (1 to 14)		15	1,287,387,203
LIABILITIES			
Policy liabilities	1K	16	596,249,721
Other liabilities:			
Outstanding claims		17	62,488,800
Annuities due and unpaid		18	0
Reinsurance deposits		19	3,938,439
Amounts owing to insurers		20	91,888,852
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	48,598,527
Others	1M	23	121,004,017
Total Liabilities (16 to 23)		24	924,168,356
SURPLUS (15 - 24)	1N	25	363,218,847

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	789,263,984
Debt securities	1B	2	8,368,304
Land and buildings	1C	3	0
Loans	1D	4	14,357,295
Cash and deposits		5	11,655,541
Other invested assets	1E	6	87,488
Investment income due or accrued		7	398,945
Outstanding premiums and agents' balances	1F	8	611,868
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	1,823,792
Other assets	1J	14	6,407,761
Total Assets (1 to 14)		15	832,974,978
LIABILITIES			
Policy liabilities	1K	16	796,129,545
Other liabilities:			
Outstanding claims		17	1,767,296
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	217,731
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	2,311,111
Others	1M	23	14,746,981
Total Liabilities (16 to 23)		24	815,172,664
SURPLUS (15 - 24)	1N	25	17,802,314

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I518C AVIVA LTD

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

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: 201712

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,635,541,908	61,177,342	1,696,719,250
Collective investment schemes	2	1,157,456,748	12,811,610	1,170,268,358
Total (1 to 2) = Row 1 of Form 1	3			2,866,987,608

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201712

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	189,151,756	0	189,151,756
Total (1 to 2) = Row 1 of Form 1	3			189,151,756

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201712

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	789,263,984	789,263,984
Total (1 to 2) = Row 1 of Form 1	3			789,263,984

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	871,828,799
Qualifying debt securities	2	1,858,452,331
Other debt securities	3	136,438,993
Total (1 to 3) = Row 2 of Form 1	4	2,866,720,123

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	348,914,502
Qualifying debt securities	2	472,250,049
Other debt securities	3	58,255,002
Total (1 to 3) = Row 2 of Form 1	4	879,419,553

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	49,497
Qualifying debt securities	2	7,805,258
Other debt securities	3	513,549
Total (1 to 3) = Row 2 of Form 1	4	8,368,304

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	43,397,198	0	43,397,198
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			43,397,198

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	3,827,634	0	3,827,634
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			3,827,634

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	14,357,295	0	14,357,295
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			14,357,295

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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	4,451,743,504	36,010,459
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	4,451,743,504	36,010,459
Swaps:			
(a) Interest rate swaps	14	19,000,000	49,478
(b) Currency swaps	15	452,171,861	-1,067,860
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	471,171,861	-1,018,382
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	4,922,915,365	34,992,077
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		34,992,077

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 201712

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	532,940,654	7,129,263
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	532,940,654	7,129,263
Swaps:			
(a) Interest rate swaps	14	17,374,398	495,814
(b) Currency swaps	15	20,182,061	1,990,496
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	37,556,459	2,486,310
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	570,497,113	9,615,573
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		9,615,573

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 201712

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	5,273,318	87,488
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	5,273,318	87,488
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	5,273,318	87,488
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		87,488

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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	7,750,095
Above 3 months but not exceeding 6 months	3	231,262
Above 6 months but not exceeding 12 months	4	77,891
Above 12 months	5	145
Gross total (2 to 5)	6	8,059,393
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	8,059,393
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	8,059,393

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: 201712

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	322,701
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	61,891,748
Above 3 months but not exceeding 6 months	3	13,746,894
Above 6 months but not exceeding 12 months	4	3,290,807
Above 12 months	5	-322,697
Gross total (2 to 5)	6	78,606,752
Provision for doubtful debts	7	458,712
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	78,148,040
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	78,148,040

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: 201712

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	553,460
Above 3 months but not exceeding 6 months	3	-311
Above 6 months but not exceeding 12 months	4	38,026
Above 12 months	5	20,693
Gross total (2 to 5)	6	611,868
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	611,868
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	611,868

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	43,609,364
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	4,556,611
Above 1 year but not exceeding 2 years	4	275,504
Above 2 years	5	0
Total (3 to 5)	6	4,832,115
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	4,832,115

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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	47,419,333
Total (1 to 3) = Row 13 of Form 1	4	47,419,333

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	19,445,249
Balances due from overseas branches / related corporations	2	8,687,966
Balances due from other insurance funds established and maintained under the Act	3	2,077,315
Total (1 to 3) = Row 13 of Form 1	4	30,210,530

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

I518C AVIVA LTD

Reporting Cycle: 201712

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	1,823,792
Total (1 to 3) = Row 13 of Form 1	4	1,823,792

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

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 2017 12

Life: SIF - Participating

Description	Row No.	Amount
Other debtors	1	14,654
Outstanding trade settlement	2	314,525
Total = Row 14 of Form 1	26	329,179

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Miscellaneous deposits	1	910,756
Other debtors	2	12,611,529
Prepayments	3	5,853,245
Deferred acquisition costs	4	15,049,342
Outstanding trade settlement	5	11,188
Total = Row 14 of Form 1	26	34,436,060

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Other debtors	1	1,141,603
Prepayments	2	6
Deferred acquisition cost	3	417,493
Outstanding trade settlement	4	4,848,659
Total = Row 14 of Form 1	26	6,407,761

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

I518C AVIVA LTD

Reporting Cycle: 2017 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: 2017 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	5,963,732,362
Balance in the surplus account	2	9,857,107
Other liabilities	3	277,464,156
Policy assets (1 - 2 - 3)	4	5,676,411,099
Sum of liability in respect of each policy of the participating fund	5	5,213,786,172
Minimum condition liability	6	3,833,808,641
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	5,676,411,099

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

I518C AVIVA LTD

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

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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	5,190,532
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	1,823,792
Total (1 to 3) = Row 22 of Form 1	4	7,014,324

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

I518C AVIVA LTD

Reporting Cycle: 201712

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	0
Balances due to other insurance funds established and maintained under the Act	3	48,598,527
Total (1 to 3) = Row 22 of Form 1	4	48,598,527

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	233,796
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	2,077,315
Total (1 to 3) = Row 22 of Form 1	4	2,311,111

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

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 2017 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: 2017 12

Life: SIF - Participating

Description	Row No.	Amount
Accrued expenses	1	3,602,936
New business and renewal deposits	2	1,155,508
Policyholders' deposit	3	132,886,537
Provision for taxation	4	3,908,916
Trade creditors	5	2,035,880
Unpresented cheques	6	157,416
Commission payable	7	1,882,362
Advance premium	8	115,502,197
Accrued interest on advance premium	9	431,152
Other creditors	10	111,608
Medical fees payable	11	9,869
Total = Row 23 of Form 1	26	261,684,381

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**I518C AVIVA LTD****Reporting Cycle: 2017 12****Life: SIF - Non-Participating**

Description	Row No.	Amount
Accrued expenses	1	17,670,928
CPF clearing account	2	1,052,973
Experience refund payable	3	18,768,187
GST	4	297,564
New business and renewal deposits	5	5,016,610
Other creditors	6	561,619
Policyholders' deposit	7	8,211,620
Provision for audit fees	8	236,118
Provision for bonus	9	12,597,028
Provision for tax fees	10	0
Provision for taxation	11	17,762,501
Trade creditors	12	12,221,445
Unpresented cheques	13	501,924
Withholding tax payable	14	256,552
Commission payable	15	25,607,670
Advance premium	16	170,325
Policyholders' CPF interest	17	680
Medical fees payable	18	70,273
Total = Row 23 of Form 1	26	121,004,017

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Accrued expenses	1	138,973
New business and renewal deposits	2	2,297,924
Policyholders' deposit	3	4,328,047
Provision for taxation	4	5,773,147
Trade creditors	5	486,335
Unpresented cheques	6	183,880
Commission payable	7	271,320
Advance premium received	8	825
GST	9	21,112
Other creditors	10	1,245,418
Total = Row 23 of Form 1	26	14,746,981

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I518C AVIVA LTD

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

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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	7,734,457
Net income	2	9,857,107
Transfer (to) from head office / shareholders fund	3	-7,734,457
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	9,857,107

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	298,844,234
Net income	2	94,504,979
Transfer (to) from head office / shareholders fund	3	-30,130,366
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	363,218,847

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	20,636,636
Net income	2	8,165,678
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	17,802,314

ANNUAL RETURN: ANNEX 1N - SURPLUS

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

Life: SIF - Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	2,651,122	0	0	2,651,122
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	2,651,122	0	0	2,651,122

**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: 201712

Life: SIF - Non-Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	372,374,410	0	372,374,410
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	4,121,006	0	4,121,006
Unlicensed reinsurer	3	0	16,688,260	0	16,688,260
Total (1 to 3)	4	0	393,183,676	0	393,183,676

**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: 201712

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	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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 12

1) The policy liabilities of Life Participating Fund includes a provision for deferred tax liabilities on undistributed surplus of \$297,044,540.63 as at 31 December 2017.

2) Total Gross Allocation from Life Participating Fund - \$90,506,164

Allocation to Shareholders:

Gross Allocation - \$9,857,107

Tax on Allocation - \$1,675,708

Net Allocation - \$8,181,399

Allocation to Policyholders:

Gross Allocation - \$80,649,057

Tax on Allocation - \$8,064,906

Net Allocation - \$72,584,151

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Participating 2

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
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: 2017 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	857,057,467
Less: Outward reinsurance premiums	2B	2	1,111,947
Investment revenue	2C	3	541,506,803
Less: Investment expenses		4	18,375,571
Other income	2D	5	167,953
Total Income (1 to 5)		6	1,379,244,705
Gross claims settled	2E	7	284,755,224
Less: Reinsurance recoveries		8	174,091
Management expenses	2F	9	40,392,549
Distribution expenses	2G	10	70,688,932
Increase (decrease) in net policy liabilities	2H	11	968,441,465
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	5,283,519
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	1,369,387,598
Net Income (6 - 15)	2J	16	9,857,107

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	714,667,614
Less: Outward reinsurance premiums	2B	2	210,900,225
Investment revenue	2C	3	53,777,914
Less: Investment expenses		4	1,956,662
Other income	2D	5	1,036,743
Total Income (1 to 5)		6	556,625,384
Gross claims settled	2E	7	356,171,835
Less: Reinsurance recoveries		8	88,396,110
Management expenses	2F	9	90,417,199
Distribution expenses	2G	10	50,844,920
Increase (decrease) in net policy liabilities	2H	11	38,164,886
Provision for doubtful debts/ bad debts written off on receivables		12	225,671
Taxation expenses		13	14,692,004
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	462,120,405
Net Income (6 - 15)	2J	16	94,504,979

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	58,763,810
Less: Outward reinsurance premiums	2B	2	198,752
Investment revenue	2C	3	75,678,130
Less: Investment expenses		4	719,679
Other income	2D	5	5,772,235
Total Income (1 to 5)		6	139,295,744
Gross claims settled	2E	7	96,932,645
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	3,747,116
Distribution expenses	2G	10	2,093,749
Increase (decrease) in net policy liabilities	2H	11	26,826,333
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	1,530,223
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	131,130,066
Net Income (6 - 15)	2J	16	8,165,678

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: OIF - Participating 2

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
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: 2017 12

Life: OIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
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: 2017 12

Life: OIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
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: 2017 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
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: 201712

Life: SIF - Participating 2

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	34,377,510
Regular premiums - new business	2	100,243,618
Regular premiums - renewal business	3	722,436,339
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	857,057,467
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	857,057,467

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	37,147
Regular premiums - new business	2	65,250,837
Regular premiums - renewal business	3	390,856,837
Group business:		
Premiums	4	257,120,193
Direct insurance premiums (1 to 4)	5	713,265,014
Inward reinsurance premiums	6	1,402,600
Total (5 to 6) = Row 1 of Form 2	7	714,667,614

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	2,674,922
Regular premiums - new business	2	10,517
Regular premiums - renewal business	3	56,078,371
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	58,763,810
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	58,763,810

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: OIF - Participating 2

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
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: 201712

Life: OIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
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: 201712

Life: OIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
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: 201712

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	640,805
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	471,142
Total (1 to 3) = Row 2 of Form 2	4	1,111,947

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	144,316,445
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	15,837,682
Unlicensed reinsurer	3	50,746,098
Total (1 to 3) = Row 2 of Form 2	4	210,900,225

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	63,670
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	135,082
Total (1 to 3) = Row 2 of Form 2	4	198,752

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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	47,395,635	80,185,563	161,110,575	288,691,773
Debt securities	2	91,652,715	27,862,413	-51,263,532	68,251,596
Land and Buildings	3	0	0	0	0
Loans	4	2,765,140	0	0	2,765,140
Cash and deposits	5	68,901	-1,940,148	-483,836	-2,355,083
Other invested assets	6	231,287	70,034,648	113,887,442	184,153,377
Total (1 to 6) = Row 3 of Form 2	7				541,506,803

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201712

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	-51,626	-2,318,757	-2,370,383
Debt securities	2	25,396,023	6,178,590	-4,973,665	26,600,948
Land and Buildings	3	0	0	0	0
Loans	4	260,201	0	0	260,201
Cash and deposits	5	128,706	-942,029	-24,517	-837,840
Other invested assets	6	173,311	9,447,429	20,504,248	30,124,988
Total (1 to 6) = Row 3 of Form 2	7				53,777,914

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201712

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	16,796,676	5,585,889	52,614,796	74,997,361
Debt securities	2	102,484	-18,790	-326,103	-242,409
Land and Buildings	3	0	0	0	0
Loans	4	870,371	0	0	870,371
Cash and deposits	5	8,850	-115,866	-140,563	-247,579
Other invested assets	6	0	-31,828	332,214	300,386
Total (1 to 6) = Row 3 of Form 2	7				75,678,130

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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	16,796,676	3,615,401	52,614,796	73,026,873
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	16,796,676	3,615,401	52,614,796	73,026,873

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

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Sundry income	1	167,953
Total = Row 5 of Form 2	26	167,953

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Government grants	1	672,615
Sundry income	2	364,128
Total = Row 5 of Form 2	26	1,036,743

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Sundry income	1	1,265,487
Trailer Commission	2	4,506,748
Total = Row 5 of Form 2	26	5,772,235

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	16,029,670
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	114,929,213
Surrenders	4	45,396,794
Annuities	5	0
Cash bonuses	6	0
Others	7	108,399,547
Total (1 to 7) = Row 7 of Form 2	8	284,755,224

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	102,832,366
Accident and health benefits other than total permanent disability and critical illness	2	197,170,896
Maturity / anticipated endowment	3	30,292,460
Surrenders	4	9,287,401
Annuities	5	7,110,821
Cash bonuses	6	0
Others	7	9,477,891
Total (1 to 7) = Row 7 of Form 2	8	356,171,835

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	1,137,009
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	22,473,610
Surrenders	4	73,024,340
Annuities	5	0
Cash bonuses	6	0
Others	7	297,686
Total (1 to 7) = Row 7 of Form 2	8	96,932,645

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

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	14,281,201
Office rent	2	1,116,796
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	98,865
Managing agent's fees	6	0
Repairs and maintenance	7	381,238
Public utilities	8	25,906
Printing, stationery and periodicals	9	354,020
Postage, telephone and telex charges	10	418,882
Computer charges	11	12,201
Hire of office equipment	12	0
Licence and association fees	13	1,301,081
Advertising and subscriptions	14	389,472
Entertainment	15	40,803
Travelling expenses	16	226,219
Other professional fees	1	3,308,419
Bank charges	2	851,971
Medical expenses (assured)	3	86,344
GST absorbed	4	2,566,797
Allocated costs	5	10,158,235
Usage of fixed assets	6	399,502
Sales incentives	7	4,036,061
Other expenses	8	1,391,265
Expenses recovered from a related company	9	-1,052,729
Total = Row 9 of Form 2	27	40,392,549

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	43,334,180
Office rent	2	3,645,362
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	408,215
Managing agent's fees	6	0
Repairs and maintenance	7	1,220,985
Public utilities	8	76,089
Printing, stationery and periodicals	9	1,448,607
Postage, telephone and telex charges	10	1,259,311
Computer charges	11	65,744
Hire of office equipment	12	0
Licence and association fees	13	566,785
Advertising and subscriptions	14	524,604
Entertainment	15	153,204
Travelling expenses	16	549,324
Other professional fees	1	1,424,300
Bank charges	2	2,281,061
Medical expenses (assured)	3	886,219
GST absorbed	4	3,495,662
Allocated costs	5	18,809,644
Usage of fixed asstes	6	2,519,387
Sales incentives	7	8,288,009
Other expenses	8	1,881,946
Expenses recovered from a related company	9	-2,421,439
Total = Row 9 of Form 2	27	90,417,199

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	999,308
Office rent	2	113,038
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	33,831
Managing agent's fees	6	0
Repairs and maintenance	7	26,515
Public utilities	8	2,321
Printing, stationery and periodicals	9	32,339
Postage, telephone and telex charges	10	64,080
Computer charges	11	6,421
Hire of office equipment	12	0
Licence and association fees	13	24,616
Advertising and subscriptions	14	-24,992
Entertainment	15	602
Travelling expenses	16	10,779
Other professional fees	1	52,214
Bank charges	2	452,668
Medical expenses (assured)	3	449
GST absorbed	4	293,450
Allocated costs	5	1,583,326
Usage of fixed assets	6	132,218
Sales incentives	7	4,689
Other expenses	8	36,952
Expenses recovered from a related company	9	-97,708
Total = Row 9 of Form 2	27	3,747,116

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

Life: SIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	1,006,717
First period commissions - regular premium	2	46,002,642
Renewal commissions	3	14,622,157
Group business:		
Commissions	4	0
Overriding commissions	5	72,440
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	8,975,812
Total distribution cost excluding reinsurance commissions (1 to 9)	10	70,679,768
Reinsurance commissions	11	-9,164
Total (10 - 11) = Row 10 of Form 2	12	70,688,932

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	39,110,529
Renewal commissions	3	26,093,105
Group business:		
Commissions	4	19,757,757
Overriding commissions	5	13,992,633
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	1,165,555
Total distribution cost excluding reinsurance commissions (1 to 9)	10	100,119,579
Reinsurance commissions	11	49,274,659
Total (10 - 11) = Row 10 of Form 2	12	50,844,920

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	72,987
Renewal commissions	3	112,893
Group business:		
Commissions	4	0
Overriding commissions	5	34,626
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	1,873,165
Total distribution cost excluding reinsurance commissions (1 to 9)	10	2,093,671
Reinsurance commissions	11	-78
Total (10 - 11) = Row 10 of Form 2	12	2,093,749

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: OIF - Participating 2

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

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: OIF - Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: OIF - Non-Participating

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

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: OIF - Investment-Linked

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

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

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	5,676,411,099
Net policy liabilities at beginning of period	2	4,707,969,634
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	968,441,465

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	596,249,721
Net policy liabilities at beginning of period	2	558,084,835
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	38,164,886

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

I518C AVIVA LTD

Reporting Cycle: 201712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	796,129,545
Net policy liabilities at beginning of period	2	769,303,212
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	26,826,333

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

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	9,857,107
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	9,857,107

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

I518C AVIVA LTD

Reporting Cycle: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 201712

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: 2017 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: 2017 12

Life: SIF - Participating 2

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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: 2017 12

Life: SIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	12,025,870	6,001	486,480,800
Endowment	2	34,726,030	513	34,726,030	93,066,038	17,102	615,821,304
Term	3	0	0	0	7,183,508	0	31,778,104
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	34,726,030	513	34,726,030	112,275,416	23,103	1,134,080,208
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		48	2,038,438	1,305,729	201	10,945,064
Maturity	10		2,266	74,445,633	4,428,480	1,167	36,638,860
Expiry	11		0	0	1,141,043	0	-211,734,809
Surrender	12		155	7,048,045	5,986,026	1,607	100,109,911
Forfeiture	13		6	215,890	11,167,886	2,758	114,159,284
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		2,475	83,748,006	24,029,164	5,733	50,118,310
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		1	7,044	88,946,240	48,279	3,736,676,788
Endowment	19		16,691	737,877,770	878,606,441	107,439	4,398,094,595
Term	20		0	0	17,181,240	0	727,165,384
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		16,692	737,884,814	984,733,921	155,718	8,861,936,767
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: 2017 12

Life: SIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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	37,555	48	440,000	33,793,251	16,184	23,972,112,532
Accident	4	0	0	0	5,650	0	0
Health	5	0	0	0	39,225,114	50,586	0
Others	6	0	0	0	19,935,782	34,083	0
Total (1 to 6)	7	37,555	48	440,000	92,959,797	100,853	23,972,112,532
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	16,846	378,790	744	26,180,106
Maturity	10		105	8,569,365	1,140,725	1,070	32,792,082
Expiry	11		38	10,202,821	28,233,778	36,649	7,355,282,551
Surrender	12		0	0	969,493	379	51,271,532
Forfeiture	13		2	30,185	-766	0	-99,495
Net transfers	14		0	0	0	0	0
Others	15		0	6,502,125	0	0	0
Total (9 to 15)	16		146	25,321,342	30,722,020	38,842	7,465,426,776
Annuities only	17		62	260,112	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		127	166,118,637	846,914	1,498	59,734,949
Endowment	19		0	0	31,842,852	14,816	1,118,962,337
Term	20		181	9,515,565	130,718,676	80,568	76,434,746,350
Accident	21		0	0	2,442,277	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	216,422,804	513,803	0
Others	23		0	0	96,588,263	170,443	0
Total (18 to 23)	24		310	175,634,202	478,861,786	781,128	77,613,443,636
Annuities only (last period's 25 + 8 -17)	25		1,939	7,463,004	0	0	0

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	104,800	39	5,739,600
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	104,800	39	5,739,600
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		14	251,225	31,302	25	395,232
Maturity	10		15	314,800	1,724,412	1,593	10,575,836
Expiry	11		0	-64,134	594,138	0	-17,740,656
Surrender	12		605	10,597,384	5,370,886	1,770	31,380,139
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	2,200,140	0	0	0
Total (9 to 15)	16		634	13,299,415	7,720,738	3,388	24,610,551
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		87	4,037,396	2,479,101	1,376	96,662,424
Endowment	19		7,440	88,607,870	62,083,042	24,217	331,120,661
Term	20		0	0	34,006	0	542,698
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		7,527	92,645,266	64,596,149	25,593	428,325,783
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: 2017 12

Life: OIF - Participating 2

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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: 2017 12

Life: OIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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: 2017 12

Life: OIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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: 2017 12

Life: OIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
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: 2017 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		31,446,210
Total		31,446,210

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

New Business	Single Premium	Regular Premium
Mortgage Reducing Term	0	395,276
Total	0	395,276

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

Business in Force	Single Premium	Regular Premium
Eldersshield Supplementary Plans		96,588,256
JSP Insurability Option		7
Total		96,588,263

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

New Business	Single Premium	Regular Premium
Eldersshield Supplementary Plans	0	19,935,782
Total	0	19,935,782

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2017 12

1) Singapore Fund - Participating:

Expiry (Regular Premium Business) - negative sum insured is due to adjustments of sum insured for policies where sum insured depends on total premiums paid.

2) Singapore Fund - Non-Participating:

Forfeiture (Regular Premium Business - Sum Insured and Regular Premium) - negative figures are due to alterations made by the policyholders to their existing policies when there is no impact to the number of policies.

3) Singapore Fund - Investment Linked:

Expiry (Regular Premium Business - Sum Insured and Regular Premium) - negative sum assured is due to policies which sum assured depends on unit value.

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

I518C AVIVA LTD

Reporting Cycle: 2017 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: 2017 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: 2017 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	261	96,559	15,149,582,659	0	8,900,195
Accident	2	16	4,483	13,682,711,640	0	1,903,967
Health	3	237	12,079	72,909,385	0	21,601,255
Others	4	0	0	4,336,054,977	0	3,705,095
Total (1 to 6)	5	514	113,121	33,241,258,661	0	36,110,512
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	26,118	9,553,399,724	0	25,498,181
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	84,401	10,935,584,602		17,900,457
Death, total permanent disability, critical illness	10	0	349	41,425,966		102,650
Others	11	478	48,722	3,690,661,860		16,622,265
Total (9 to 11)	12	478	133,472	14,667,672,428		34,625,372

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	1,813	622,237	103,872,859,562		70,018,834
Accident	15	67	23,556	59,188,256,109		7,941,472
Health	16	1,395	91,942	530,736,282		150,082,876
Others	17	0	0	16,345,010,505		22,843,737
Total (14 to 17)	18	3,275	737,735	179,936,862,458		250,886,919
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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 12

Life: SIF - Participating 2

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

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

Life: SIF - Participating

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

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

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Critical Illness Insurance		22,843,737
Sum:		22,843,737

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

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

Critical Illness Insurance	0	3,705,095
Sum:	0	3,705,095

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

Terminations and Transfers	Single Premium	Regular Premium
Group Policies Lapses		16,622,265
Sum:		16,622,265

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

Number of dependants covered under group policies	Single Premium	Regular Premium
		40,590
Sum:		40,590

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: 2017 12

NIL

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

1518C AVIVA LTD

Reporting Cycle: 2017 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	146,918,802	0	73,886,515	0	159,388,286	0	5,317,839	0	0	0	385,511,442	0
Reinsurance ceded	2	1,096,311	0	5,168,232	0	76,522,695	0	0	0	0	0	82,787,238	0
Net premiums written (1 - 2)	3	145,822,491	0	68,718,283	0	82,865,591	0	5,317,839	0	0	0	302,724,204	0
Premium liabilities at beginning of period	4	68,585,433	0	12,804,766	0	20,794,173	0	1,232,859	0	0	0	103,417,231	0
Premium liabilities at end of period	5	83,813,016	0	17,111,964	0	21,485,895	0	986,323	0	0	0	123,397,198	0
Premium earned during the period (3 + 4 - 5)	6	130,594,908	0	64,411,085	0	82,173,869	0	5,564,375	0	0	0	282,744,237	0
B. CLAIMS													
Gross claims settled	7	115,705,797	0	14,388,893	0	16,172,715	0	1,842,843	0	0	0	148,110,248	0
Reinsurance recoveries	8	2,626,223	0	725,696	0	6,675,508	0	0	0	0	0	10,027,427	0
Net claims settled (7 - 8)	9	113,079,574	0	13,663,197	0	9,497,207	0	1,842,843	0	0	0	138,082,821	0
Claim liabilities at end of period	10	26,036,442	0	0	0	21,069,210	0	0	0	0	0	47,105,652	0
Claim liabilities at beginning of period	11	20,615,163	0	0	0	12,933,627	0	0	0	0	0	33,548,790	0
Net claims incurred (9 + 10 - 11)	12	118,500,853	0	13,663,197	0	17,632,790	0	1,842,843	0	0	0	151,639,683	0
C. MANAGEMENT EXPENSES													
Management expenses	13	16,859,569	0	9,102,734	0	19,636,453	0	632,609	0	0	0	46,231,365	0
D. DISTRIBUTION EXPENSES													
Commissions	14	20,214,904	0	20,619,360	0	15,747,775	0	52,421	0	0	0	56,634,460	0
Reinsurance commissions	15	-4,242	0	385,129	0	29,292,065	0	4,816	0	0	0	29,677,768	0
Net commissions incurred (14 - 15)	16	20,219,146	0	20,234,231	0	-13,544,290	0	47,605	0	0	0	26,956,692	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	-24,984,660	0	21,410,923	0	58,448,916	0	3,041,318	0	0	0	57,916,497	0
F. NET INVESTMENT INCOME	19	182,245	0	9,011,981	0	19,440,682	0	626,302	0	0	0	29,261,210	0
G. OPERATING RESULTS (18 + 19)	20	-24,802,415	0	30,422,904	0	77,889,598	0	3,667,620	0	0	0	87,177,707	0
H. OTHERS													
Number of policies in force	21	420,709	0	123,910	0	544,037	0	70,557	0	0	0	1,159,213	0
Number of lives covered under policies in force	22	260,709	0	123,910	0	544,037	0	70,557	0	0	0	999,213	0
Number of claims registered	23	63,369	0	112	0	361	0	0	0	0	0	63,842	0

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	10,307	142,597,962	0	24,813,673	0	3,464,165	160,051	8,608,232	0	0	170,358	179,484,032
Reinsurance ceded	2	0	34,393,892	0	10,206,625	0	1,371,601	2,592	1,355,503	0	0	2,592	47,327,621
Net premiums written (1 - 2)	3	10,307	108,204,070	0	14,607,048	0	2,092,564	157,459	7,252,729	0	0	167,766	132,156,411
Premium liabilities at beginning of period	4	7,449	26,374,060	0	598,046	0	314,736	59,366	3,191,098	0	0	66,815	30,477,940
Premium liabilities at end of period	5	6,441	31,896,212	0	488,267	0	239,333	216,505	4,219,706	0	0	222,946	36,843,518
Premium earned during the period (3 + 4 - 5)	6	11,315	102,681,918	0	14,716,827	0	2,167,967	320	6,224,121	0	0	11,635	125,790,833
B. CLAIMS													
Gross claims settled	7	80,304	83,650,675	0	18,524,677	0	70,564	60,934	3,185,074	0	0	141,238	105,430,990
Reinsurance recoveries	8	0	22,774,108	0	11,819,679	0	34,487	0	274,593	0	0	0	34,902,867
Net claims settled (7 - 8)	9	80,304	60,876,567	0	6,704,998	0	36,077	60,934	2,910,481	0	0	141,238	70,528,123
Claim liabilities at end of period	10	76,832	30,947,589	0	3,611,717	0	504,989	169,922	2,517,419	0	0	246,754	37,581,714
Claim liabilities at beginning of period	11	80,786	29,216,159	0	3,275,550	0	511,870	120,085	744,598	0	0	200,871	33,748,177
Net claims incurred (9 + 10 - 11)	12	76,350	62,607,997	0	7,041,165	0	29,196	110,771	4,683,302	0	0	187,121	74,361,660
C. MANAGEMENT EXPENSES													
Management expenses	13	679	8,982,105	0	3,082,878	0	426,781	-51,889	566,910	0	0	-51,210	13,058,674
D. DISTRIBUTION EXPENSES													
Commissions	14	576	15,197,279	0	502,510	0	354,695	-12,212	343,208	0	0	-11,636	16,397,692
Reinsurance commissions	15	0	3,897,995	0	176,011	0	1,006,334	0	452,619	0	0	0	5,532,959
Net commissions incurred (14 - 15)	16	576	11,299,284	0	326,499	0	-651,639	-12,212	-109,411	0	0	-11,636	10,864,733
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	-66,290	19,792,532	0	4,266,285	0	2,363,629	-46,350	1,083,320	0	0	-112,640	27,505,766
F. NET INVESTMENT INCOME													
	19	92	1,212,021	0	3,052,143	0	422,526	1,815	76,497	0	0	1,907	4,763,187
G. OPERATING RESULTS (18 + 19)													
	20	-66,198	21,004,553	0	7,318,428	0	2,786,155	-44,535	1,159,817	0	0	-110,733	32,268,953
H. OTHERS													
Number of policies in force	21	10	4,632	0	261	0	83	2,202	1,276	0	0	2,212	6,252
Number of lives covered under policies in force	22	10	375,476	0	114,809	0	7,878	2,202	387,124	0	0	2,212	885,287
Number of claims registered	23	38	666,081	0	135	0	3	214	269	0	0	252	666,488

ANNUAL RETURN: NOTES TO FORM 7

I518C AVIVA LTD

Reporting Cycle: 2017 12

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

Nil

ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2017 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Description	Row No	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	3,845,403,348	0	0	0	20,982,728	3,866,386,076
Debt securities	2	3,754,507,980	41,315,227	0	0	111,780,116	3,907,603,323
Land and buildings	3	0	0	0	0	0	0
Loans	4	61,582,127	0	0	0	3,320,548	64,902,675
Cash and deposits	5	159,216,486	8,301,611	0	0	4,024,403	171,542,500
Other invested assets	6	44,695,138	433,014	0	0	1,205,996	46,334,148
Investment income due or accrued	7	5,418,640	0	0	0	0	5,418,640
Outstanding premiums and agents' balances	8	86,819,301	1,183,300	0	0	0	88,002,601
Deposits withheld by cedants	9	992,753	0	0	0	0	992,753

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Reinsurance recoverables (on paid claims)	10	4,832,115	0	0	0	0	4,832,115
Income tax recoverables	11	0	881,908	0	0	0	881,908
Fixed assets	12	0	0	0	0	1,663,323	1,663,323
Inter-fund balances and intra-group balances (due from)	13	79,453,655	1,179,194	0	0	6,628,879	87,261,728
Other assets	14	41,173,000	1,369,078	0	0	60,103,254	102,645,332
Total Assets (1 to 14)	15	8,084,094,543	54,663,332	0	0	209,709,247	8,348,467,122
LIABILITIES							
Policy liabilities	16	7,068,790,365	30,971,470	0	0		7,099,761,835
Other liabilities							
Outstanding claims	17	70,727,189	0	0	0	0	70,727,189
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	3,938,439	0	0	0	0	3,938,439
Amounts owing to insurers	20	94,400,941	86,385	0	0	0	94,487,326
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	57,923,962	400,409	0	0	19,453,677	77,778,048
Others	23	397,435,379	1,693,280	0	0	12,371,772	411,500,431
Total Liabilities (16 to 23)	24	7,693,216,275	33,151,544	0	0	31,825,449	7,758,193,268
NET ASSETS (15 - 24)	25	390,878,268	21,511,788	0	0	177,883,798	590,273,854
SHAREHOLDERS' EQUITY & SURPLUS							

Paid-up capital	26					98,149,273	98,149,273
Reserves:							
Unappropriated profits (losses)	27					76,232,155	76,232,155
Other reserves	28					3,502,370	3,502,370
Surplus	29	390,878,268	21,511,788	0	0		412,390,056
Total (26 to 29)	30	390,878,268	21,511,788	0	0	177,883,798	590,273,854

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Description	Row No	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	87,481,470	2,355,662	63,474,446	153,311,578
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	1,146,708	0	1,146,708
Net profit for the period	4	0	0	-30,976,748	-30,976,748
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	10,667,803	0	0	10,667,803
Transfer (to) from insurance funds maintained in Singapore	7	0	0	43,734,457	43,734,457
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	98,149,273	3,502,370	76,232,155	177,883,798

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

I518C AVIVA LTD

Reporting Cycle: 2017 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: 2017 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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Note 1 - Breakdown of "Other Reserves"	Row No.	Amount
Share based compen Share based compensation reserve	1	3,502,370

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 201712

The opening balance of "Other Reserves" have been restated from '0' to '2,355,662' to account for the share based compensation reserve not taken up in the MAS Form 8 in prior years.

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Description	Row No	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	1,630,488,891	22,123,759	0	0		1,652,612,650
Less: Outward reinsurance premiums	2	212,210,924	576,833	0	0		212,787,757
Investment revenue	3	670,962,847	412,098	0	0	-6,362,249	665,012,696
Less: Investment expenses	4	21,051,912	139,924	0	0	366,557	21,558,393
Other income	5	6,976,930	56,645	0	0	40,363	7,073,938
Total Income (1 to 5)	6	2,075,165,832	21,875,745	0	0	-6,688,443	2,090,353,134
Gross claims settled	7	737,859,704	15,693,921	0	0		753,553,625
Less: Reinsurance recoveries	8	88,570,201	67,162	0	0		88,637,363
Management expenses	9	134,556,864	7,172,618	0	0	9,220,164	150,949,646
Distribution expenses	10	123,627,600	476,935	0	0	13,790,594	137,895,129
Increase (decrease) in net policy liabilities	11	1,033,432,684	5,318,327	0	0		1,038,751,011
Provision for doubtful debts / bad debts written off on receivables	12	225,671	297	0	0	0	225,968
Taxation expenses	13	21,505,746	-708,244	0	0	1,277,548	22,075,050
Other expenses	14	0	0	0	0	0	0
Total Outgo (7 to 14)	15	1,962,638,068	27,886,692	0	0	24,288,306	2,014,813,066
NET INCOME (6 - 15)	16	112,527,764	-6,010,947	0	0	-30,976,749	75,540,068

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 201712

Shareholders Fund :

The negative investment revenue was due to the recognition of an impairment loss on our available-for-sale financial assets.

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2017 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	1	7,044	0	9,523	788	0	6,858	0	17,169
- Regular Premium	2	48,279	3,736,676,788	88,946,240	971,374,446	83,295,620	817,476,610	826,035,550	97,821,879	1,161,050,885
Endowment										
- Single Premium	3	16,691	737,877,770	0	705,111,526	2,683,790	0	73,871,680	0	781,666,996
- Regular Premium	4	107,439	4,398,094,595	878,606,441	4,817,359,027	88,532,598	3,383,041,007	1,733,915,968	11,862,755	3,268,629,341
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	462,624,928	0	462,624,928
Sub total (1 to 8)	9	172,410	8,872,656,197	967,552,681	6,493,854,522	174,512,796	4,200,517,617	3,096,454,984	109,684,634	5,673,989,319
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	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	727,165,384	17,181,240	4,128,089	6,016	3,001,714	658,255	631,134	2,421,780
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	727,165,384	17,181,240	4,128,089	6,016	3,001,714	658,255	631,134	2,421,780
Total (9 +18)	19	172,410	9,599,821,581	984,733,921	6,497,982,611	174,518,812	4,203,519,331	3,097,113,239	110,315,768	5,676,411,099

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2017 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	1	7,044	0	11,881	945	0	238	0	13,064
- Regular Premium	2	48,279	3,736,676,788	88,946,240	1,348,612,100	107,738,740	964,996,609	66,404,572	173,788,222	731,547,025
Endowment										
- Single Premium	3	16,691	737,877,770	0	733,254,992	2,939,202	0	188,711	0	736,382,905
- Regular Premium	4	107,439	4,398,094,595	878,606,441	5,855,178,439	99,502,272	3,702,206,500	17,876,921	93,092,735	2,363,443,867
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	172,410	8,872,656,197	967,552,681	7,937,057,412	210,181,159	4,667,203,109	84,470,442	266,880,957	3,831,386,861
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	727,165,384	17,181,240	4,128,089	6,016	3,001,714	658,255	631,134	2,421,780
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	727,165,384	17,181,240	4,128,089	6,016	3,001,714	658,255	631,134	2,421,780
Total (9 +18)	19	172,410	9,599,821,581	984,733,921	7,941,185,501	210,187,175	4,670,204,823	85,128,697	267,512,091	3,833,808,641

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 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: 2017 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
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

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: 2017 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	127	166,118,637	0	46,960,637	396,555	0	242,066	0	47,599,258
- Regular Premium	2	1,498	59,734,949	846,914	34,375,769	1,391,127	8,905,632	1,153,829	0	28,015,093
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	14,816	1,118,962,337	31,842,852	211,110,636	2,062,967	7,285,960	359,235	35,494	206,282,372
Term	5	82,562	180,317,121,477	200,737,510	396,575,185	50,568,838	709,196,094	14,235,444	278,677,644	30,861,017
Accident and Health	6	515,267	59,718,992,391	376,889,429	684,965,934	190,851,349	792,223,035	41,493,181	53,266,977	178,354,406
Annuity	7	1,939	7,463,004	0	94,281,526	1,627,853	0	4,460,083	0	100,369,462
Others	8	170,443	16,345,010,505	119,432,000	682,833,915	75,156,718	1,186,187,182	39,325,731	393,638,931	4,768,113
Sub total (1 to 8)	9	786,652	257,733,403,300	729,748,705	2,151,103,602	322,055,407	2,703,797,903	101,269,569	725,619,046	596,249,721

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

I518C AVIVA LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2017 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	87	4,037,396	0	116	122,242	299,701	107	177,723	487	5,736,132	5,736,619
- Regular Premium	2	1,376	96,662,424	2,479,101	7,297,890	3,399,169	32,829,317	261,792	22,456,015	585,549	26,672,126	27,257,675
Endowment												
- Single Premium	3	7,440	88,607,870	0	4,121,223	10,605,105	17,589,785	239,260	3,991,391	1,367,194	122,315,664	123,682,858
- Regular Premium	4	24,217	331,120,661	62,083,042	2,666,087	34,298,943	69,417,113	59,774	33,381,740	989,431	618,003,748	618,993,179
Term												
- Single Premium	5	0	542,698	34,006	82,926	384	191,960	20,948	88,187	485	0	485
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	191,952	0	0	0	0	191,952	20,266,777	20,458,729
Sub total (1 to 8)	9	33,120	520,971,049	64,596,149	14,360,194	48,425,843	120,327,876	581,881	60,095,056	3,135,098	792,994,447	796,129,545

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

I518C AVIVA LTD

Life: SIF - Participating 2

Reporting Cycle: 2017 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
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: 2017 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
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: 2017 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
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: 2017 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
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: 2017 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
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: 2017 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
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: 2017 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
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: 2017 12

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	
Others	8	
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: 2017 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0
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: 2017 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0	0	0
Endowment												
- Single Premium	3	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0	0	0
Term	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0	0	0
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: 2017 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Participating 2

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Participating

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	2,218,927		2,218,927
Mortality/Morbidity	2	-2,960,418	-9,345,930	6,385,512
Forfeiture/Surrender	3	8,969,847	42,609,368	-33,639,521
Interest	4	471,587,710	155,762,291	315,825,419
Expense	5	-12,394,518	-14,348,149	1,953,631
Change in basis	6	-12,405,947		-12,405,947
Miscellaneous	7	-270,480,914	0	-270,480,914
Total (1 to 7)	8			9,857,107

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Non-Participating

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-34,432,689		-34,432,689
Mortality/Morbidity	2	-40,636,784	-37,859,124	-2,777,660
Forfeiture/Surrender	3	2,586,396	879,865	1,706,531
Interest	4	42,653,040	7,065,100	35,587,940
Expense	5	-14,227,003	-13,191,711	-1,035,292
Change in basis	6	10,396,132		10,396,132
Miscellaneous	7	85,108,140	0	85,108,140
Total (1 to 7)	8			94,553,102

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: SIF - Investment-Linked

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-244,338		-244,338
Mortality/Morbidity	2	-189,589	-152,066	-37,523
Forfeiture/Surrender	3	638,946	723,531	-84,585
Interest	4	13,111,107	11,613,504	1,497,603
Expense	5	-2,705,266	-3,084,003	378,737
Change in basis	6	549,204		549,204
Miscellaneous	7	5,397,555	0	5,397,555
Total (1 to 7)	8			7,456,653

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: OIF - Participating 2

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: OIF - Participating

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: OIF - Non-Participating

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

Life: OIF - Investment-Linked

Description	Row No	From 01/01/2017 to 31/12/2017		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

ANNUAL RETURN: FORM 16 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2017 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I518C AVIVA LTD

Reporting Cycle: 2017 12

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

Description	Singapore Insurance Fund	Offshore Insurance Fund
Participating Fund	5,676,411,099	0
Non-Participating Fund	596,249,721	0
Investment-Linked Fund	796,129,545	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2017 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I518C AVIVA LTD

Reporting Cycle: 2017 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	59,979,029	0
Terminal Bonus	4	20,670,026	0
Total amt to policy owners (1 to 4)	5	80,649,055	0
Allocation to surplus account	6	9,857,107	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2017 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2017 12

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

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

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	59,979,029	0
Terminal Bonus	4	20,670,026	0
Total amt to policy owners (1 to 4)	5	80,649,055	0
Allocation to surplus account	6	9,857,107	0

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

None

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2017 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: 2017 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: 2017 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	9,857,107
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	1,548,556,620
Policy liabilities - minimum condition liability	3	1,842,602,458
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	1,548,556,620
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	1,558,413,727
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	67,181,528
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	67,181,528
Modified minimum condition liability	16	3,900,990,169
Minimum condition liability	17	3,833,808,641
(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	3,489,141,649
Higher of 21 or 22:	20	5,676,411,099
Sum of total risk requirement and minimum condition liability of the insurance fund	21	4,508,700,056
Policy liabilities of the insurance fund	22	5,676,411,099
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		67,181,528
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		307,868,202
(a) Specific Risk Requirement	35	153,934,101	
(b) General Risk Requirement	36	153,934,101	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		287,917,388
(a) Sum of: (39 + 42)	38	-66,490,340	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	242,939,287	
Debt specific risk requirement	40	82,496,018	
Debt general risk requirement	41	160,443,269	
Liability adjustment requirement in an increasing interest rate environment	42	-309,429,627	
(b) Sum of: (44 + 47)	43	287,917,388	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-77,947,251	
Debt specific risk requirement	45	82,496,018	
Negative of debt general risk requirement	46	-160,443,269	
Liability adjustment requirement in a decreasing interest rate environment	47	365,864,639	
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		6,767,254
Miscellaneous Risk Requirement	52		5,157,043
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		607,709,887
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	674,891,415

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

I518C AVIVA LTD

Life: SIF - Non-Participating

Reporting Cycle: 2017 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	363,218,847
Less:		
Reinsurance adjustment	6	8,756,231
Financial resource adjustment: (8 to 12)	7	29,590,553
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	8,687,966
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	20,902,587
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	324,872,063
(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	69,012,929
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	69,012,929	
Modified policy liabilities	25	665,262,650	
Policy Liabilities	26	596,249,721	
(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	283,001,972	
Sum of total risk requirement and policy liabilities of the insurance fund	29	713,992,197	
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		69,012,929
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		1,294,226
(a) Specific Risk Requirement	35	647,113	
(b) General Risk Requirement	36	647,113	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		33,118,972
(a) Sum of: (39 + 42)	38	33,118,972	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	69,465,104	
Debt specific risk requirement	40	17,778,435	
Debt general risk requirement	41	51,686,669	
Liability adjustment requirement in an increasing interest rate environment	42	-36,346,132	
(b) Sum of: (44 + 47)	43	28,822,279	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-33,908,234	
Debt specific risk requirement	45	17,778,435	
Negative of debt general risk requirement	46	-51,686,669	
Liability adjustment requirement in a decreasing interest rate environment	47	62,730,513	
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		712,070
Miscellaneous Risk Requirement	52		10,252,437
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		45,377,705
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	3,351,842
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
Total C3 Requirement (54 to 60)	61	3,351,842
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	117,742,476

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

I518C AVIVA LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2017 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	17,802,314
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	417,499
(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	417,499
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	17,384,815
(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	848,161
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	848,161	
Modified policy liabilities	25	796,977,706	
Policy Liabilities	26	796,129,545	
(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	750,937,930	
Sum of total risk requirement and policy liabilities of the insurance fund	29	800,027,982	
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		848,161
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		557,275
(a) Sum of: (39 + 42)	38	-292,295	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	99,499	
Debt specific risk requirement	40	71,785	
Debt general risk requirement	41	27,714	
Liability adjustment requirement in an increasing interest rate environment	42	-391,794	
(b) Sum of: (44 + 47)	43	557,275	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	44,071	
Debt specific risk requirement	45	71,785	
Negative of debt general risk requirement	46	-27,714	
Liability adjustment requirement in a decreasing interest rate environment	47	513,204	
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		8,394
Miscellaneous Risk Requirement	52		677,901
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		1,243,570
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	1,806,706
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
Total C3 Requirement (54 to 60)	61	1,806,706
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	3,898,437

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

I518C AVIVA LTD

Life: OIF - Participating 2

Reporting Cycle: 2017 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: 2017 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: 2017 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: 2017 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: 2017 12

Note on Participating Fund:

There is a total of \$11,570,235 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.

Investment in bond fund is classified under "equities". Fund look-through was conducted, where \$954,381,585 of the underlying bonds has been identified and included in the calculation of debt risk requirement as per regulation.

Note on Non-Participating Fund:

There is a total of \$56,549 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.

Investment in bond fund is classified under "equities". Fund look-through was conducted, where \$181,119,389 of the underlying bonds has been identified and included in the calculation of debt risk requirement as per regulation.

The calculation of risk charges for the aged balances for Group Business are based on the billing date.

Intangible assets include prepayments, deferred acquisition costs, loans to related corporation 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: 2017 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	1,329,146
(a) Sum of: (26 + 29)	25	1,329,146
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	1,329,146	
Debt specific risk requirement	27	958,960	
Debt general risk requirement	28	370,186	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	588,774	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	588,774	
Debt specific risk requirement	32	958,960	
Negative of debt general risk requirement	33	-370,186	
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		102,679
Miscellaneous Risk Requirement	38		991,252
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		2,423,077
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		2,423,077

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2017 12

NIL

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

I518C AVIVA LTD

Reporting Cycle: 2017 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	402,532,949
Balances in the surplus account of each participating fund	2	9,857,107
Paid-up ordinary share capital	3	98,149,273
Unappropriated profits (losses)	4	76,232,155
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	3,502,370
Less:		
Reinsurance adjustment	8	8,918,362
Financial resource adjustment: (10 to 14)	9	111,128,629
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	12,812,656
(b) charged assets	11	0
(c) deferred tax assets	12	0
(d) intangible assets	13	98,315,973
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	470,226,863
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	1,548,556,620

Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21		2,018,783,483
(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	806,051,841	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	2,423,077	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		808,474,918
CAPITAL ADEQUACY RATIO (21/24)	25		249.70%

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I518C AVIVA LTD

Reporting Cycle: 2017 12

Note on Participating Fund:

There is a total of \$11,570,235 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.

Investment in bond fund is classified under "equities". Fund look-through was conducted, where \$954,381,585 of the underlying bonds has been identified and included in the calculation of debt risk requirement as per regulation.

Note on Non-Participating Fund:

There is a total of \$56,549 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.

Investment in bond fund is classified under "equities". Fund look-through was conducted, where \$181,119,389 of the underlying bonds has been identified and included in the calculation of debt risk requirement as per regulation.

The calculation of risk charges for the aged balances for Group Business are based on the billing date.

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