

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	373,051,670
Debt securities	1B	2	1,510,729,145
Land and buildings	1C	3	0
Loans	1D	4	59,326,474
Cash and deposits		5	78,820,281
Other invested assets	1E	6	0
Investment income due or accrued		7	1,496,968
Outstanding premiums and agents' balances	1F	8	7,778,014
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	122,412
Income tax recoverables		11	11,415,568
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	5,302,898
Other assets	1J	14	1,604,275
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>2,049,647,705</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	1,952,936,812
Other liabilities:			
Outstanding claims		17	54,966,078
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,158,597
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	1,019,541
Others	1M	23	31,830,540
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>2,041,911,568</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>7,736,137</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	81,088,726
Land and buildings	1C	3	0
Loans	1D	4	390,711
Cash and deposits		5	44,155,275
Other invested assets	1E	6	0
Investment income due or accrued		7	241,185
Outstanding premiums and agents' balances	1F	8	641,155
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	513,737
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	31,586,391
Other assets	1J	14	76,393
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>158,693,573</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	75,170,653
Other liabilities:			
Outstanding claims		17	6,845,769
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	295,132
Others	1M	23	16,832,927
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>99,144,481</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>59,549,092</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	1,257,265,770
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	1,286,374
Other invested assets	1E	6	(126,183)
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	2,257,102
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>1,260,683,063</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	1,257,989,158
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	2,693,905
Others	1M	23	0
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>1,260,683,063</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	3,166,814
Land and buildings	1C	3	0
Loans	1D	4	178,492
Cash and deposits		5	197,822
Other invested assets	1E	6	0
Investment income due or accrued		7	6,206
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	38,408
Income tax recoverables		11	156,104
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	278,253
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>4,022,099</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	3,226,939
Other liabilities:			
Outstanding claims		17	278,253
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	418,875
Others	1M	23	1,151
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>3,925,218</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>96,881</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	572,438
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	20,224
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	254,717
Other assets	1J	14	13,307
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>860,686</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	43,389
Other liabilities:			
Outstanding claims		17	8,414
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	40,399
Others	1M	23	235,634
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>327,836</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>532,850</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	6,832,948
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	30,982
Other invested assets	1E	6	(2,030)
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	30
Other assets	1J	14	253,867
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>7,115,797</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	7,058,607
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	57,190
Others	1M	23	0
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>7,115,797</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	373,051,670	0	373,051,670
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			373,051,670

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	1,257,265,770	1,257,265,770
Total (1 to 2) = Row 1 of Form 1	3			1,257,265,770

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	6,832,948	6,832,948
Total (1 to 2) = Row 1 of Form 1	3			6,832,948



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	879,049,208
Qualifying debt securities	2	242,178,366
Other debt securities	3	389,501,571
Total (1 to 3) = Row 2 of Form 1	4	1,510,729,145

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	40,710,364
Qualifying debt securities	2	19,133,501
Other debt securities	3	21,244,861
Total (1 to 3) = Row 2 of Form 1	4	81,088,726

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	1,978,737
Qualifying debt securities	2	1,188,077
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	3,166,814

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	59,326,474	0	59,326,474
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			59,326,474

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	390,711	0	390,711
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			390,711

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	178,492	0	178,492
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			178,492

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Participating**

**Reporting Cycle: 2008 12**

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Participating 2**

**Reporting Cycle: 2008 12**

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2008 12**

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2008 12**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	53,611,521	-126,183
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	53,611,521	-126,183
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	53,611,521	-126,183
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-126,183



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Participating**

**Reporting Cycle: 2008 12**

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Participating 2**

**Reporting Cycle: 2008 12**

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2008 12**

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2008 12**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	862,489	-2,030
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	862,489	-2,030
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	862,489	-2,030
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-2,030



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Participating**

**Reporting Cycle: 2008 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	7,767,524
Above 3 months but not exceeding 6 months	3	8,437
Above 6 months but not exceeding 12 months	4	2,053
Above 12 months	5	0
Gross total (2 to 5)	6	7,778,014
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	7,778,014
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	7,778,014

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Participating 2**

**Reporting Cycle: 2008 12**

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

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2008 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	641,155
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	641,155
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	641,155
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	641,155

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2008 12**

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

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Participating**

**Reporting Cycle: 2008 12**

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

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Participating 2**

**Reporting Cycle: 2008 12**

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

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2008 12**

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

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

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2008 12**

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

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

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	122,412
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	122,412
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	122,412

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	513,737
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	513,737
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	513,737

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	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**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	38,408
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	38,408
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	38,408

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	4,625,135
Balances due from overseas branches / related corporations	2	593,559
Balances due from other insurance funds established and maintained under the Act	3	84,204
Total (1 to 3) = Row 13 of Form 1	4	5,302,898

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	26,939,173
Balances due from overseas branches / related corporations	2	1,541,360
Balances due from other insurance funds established and maintained under the Act	3	3,105,858
Total (1 to 3) = Row 13 of Form 1	4	31,586,391

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	254,717
Total (1 to 3) = Row 13 of Form 1	4	254,717

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	30
Total (1 to 3) = Row 13 of Form 1	4	30



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MISCELLANEOUS A/C RECEIVABLES	1	145,391
DIVIDEND RECEIVABLES	2	1,458,884
Total = Row 14 of Form 1	26	1,604,275

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MISCELLANEOUS A/C RECEIVABLES	1	76,393
Total = Row 14 of Form 1	26	76,393

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
OUTSTANDING SALES RECEIVABLE	1	1,818,170
FUND INVESTED SUMMARY	2	438,932
Total = Row 14 of Form 1	26	2,257,102

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MISCELLANEOUS A/C RECEIVABLES	1	278,253
Total = Row 14 of Form 1	26	278,253

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MISCELLANEOUS A/C RECEIVABLES	1	13,307
Total = Row 14 of Form 1	26	13,307

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
OUTSTANDING SALES RECEIVABLES	1	49,763
FUND INVESTED SUMMARY	2	204,104
Total = Row 14 of Form 1	26	253,867

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	2,049,647,705
Balance in the surplus account	2	7,736,137
Other liabilities	3	88,974,756
Policy assets (1 - 2 - 3)	4	1,952,936,812
Sum of liability in respect of each policy of the participating fund	5	1,952,936,812
Minimum condition liability	6	1,087,881,970
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	1,952,936,812

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	4,022,099
Balance in the surplus account	2	96,881
Other liabilities	3	698,279
Policy assets (1 - 2 - 3)	4	3,226,939
Sum of liability in respect of each policy of the participating fund	5	3,226,939
Minimum condition liability	6	2,041,579
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	3,226,939

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	1,019,168
Balances due to other insurance funds established and maintained under the Act	3	373
Total (1 to 3) = Row 22 of Form 1	4	1,019,541

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	13,775
Balances due to other insurance funds established and maintained under the Act	3	281,357
Total (1 to 3) = Row 22 of Form 1	4	295,132

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	2,693,905
Total (1 to 3) = Row 22 of Form 1	4	2,693,905

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	5,940
Balances due to overseas branches / related corporations	2	951
Balances due to other insurance funds established and maintained under the Act	3	411,984
Total (1 to 3) = Row 22 of Form 1	4	418,875

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	40,399
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	40,399

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	57,190
Total (1 to 3) = Row 22 of Form 1	4	57,190

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
ACCRUED EXPENSES	1	904,510
PREPAID PREMIUM	2	21,207,252
PREMIUM CLEARING	3	5,811,211
AGENT BALANCES-NET	4	3,907,567
Total = Row 23 of Form 1	26	31,830,540

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
ACCRUED EXPENSES	1	2,030,326
PREPAID EXPENSES	2	142,930
PREMIUM CLEARING	3	1,163,219
AGENT BALANCES - NET	4	6,401,650
PROVISION FOR TAX	5	7,094,802
Total = Row 23 of Form 1	26	16,832,927

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
ACCRUED EXPENSES	1	844
PREPAID PREMIUM	2	307
Total = Row 23 of Form 1	26	1,151

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
ACCRUED EXPENSES	1	206,789
AGENT BALANCES - NET	2	28,845
Total = Row 23 of Form 1	26	235,634

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	5,781,591
Net income	2	7,736,137
Transfer (to) from head office / shareholders fund	3	-5,781,591
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	7,736,137

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	12,460,833
Net income	2	-5,911,741
Transfer (to) from head office / shareholders fund	3	53,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	59,549,092

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	4,415,518
Net income	2	-24,464
Transfer (to) from head office / shareholders fund	3	-4,294,173
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	96,881

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	2,724,034
Net income	2	-191,184
Transfer (to) from head office / shareholders fund	3	-2,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	532,850

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

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

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

NIL

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

NIL

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

NIL

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

NIL

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

**Amount**

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

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

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

NIL

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

NIL

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

**Amount**

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

0

and discount rate used

0

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

0

**ANNUAL RETURN: NOTES TO FORM 1**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

NIL

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

NIL

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

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

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

NIL

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

NIL

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

**Amount**

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

0

and discount rate used

0

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

0

**ANNUAL RETURN: NOTES TO FORM 1**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

NIL

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

NIL

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



**ANNUAL RETURN: NOTES TO FORM 1**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

NIL

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

NIL

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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

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

NIL

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

NIL

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle 2008 12**

In the annual financial statements, the Company had recognised a deferred tax liability of \$160m in relation to the future distributable Par Fund surplus. This deferred tax liability is reclassified to policy liabilities in the MAS returns per the directive from the Authority.

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	303,785,276
Less: Outward reinsurance premiums	2B	2	4,656,253
Investment revenue	2C	3	(187,049,365)
Less: Investment expenses		4	2,857,110
Other income	2D	5	442,105
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>109,664,653</b>
Gross claims settled	2E	7	149,877,986
Less: Reinsurance recoveries		8	247,439
Management expenses	2F	9	12,285,297
Distribution expenses	2G	10	43,632,686
Increase (decrease) in net policy liabilities	2H	11	(106,454,582)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(2,641)
Other expenses	2I	14	2,837,209
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>101,928,516</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>7,736,137</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	83,736,795
Less: Outward reinsurance premiums	2B	2	7,085,469
Investment revenue	2C	3	6,245,108
Less: Investment expenses		4	277,786
Other income	2D	5	34,518,509
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>117,137,157</b>
Gross claims settled	2E	7	34,542,636
Less: Reinsurance recoveries		8	1,702,592
Management expenses	2F	9	12,420,237
Distribution expenses	2G	10	76,724,268
Increase (decrease) in net policy liabilities	2H	11	(4,020,758)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	1,696,452
Other expenses	2I	14	3,388,655
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>123,048,898</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>(5,911,741)</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	397,856,739
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	(825,470,539)
Less: Investment expenses		4	4,338,099
Other income	2D	5	4,556,128
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>(427,395,771)</b>
Gross claims settled	2E	7	189,911,060
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	(625,454,316)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	8,147,485
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>(427,395,771)</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	2,893
Investment revenue	2C	3	413,752
Less: Investment expenses		4	20,614
Other income	2D	5	0
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>390,245</b>
Gross claims settled	2E	7	2,564,126
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	2,762
Distribution expenses	2G	10	(289)
Increase (decrease) in net policy liabilities	2H	11	(2,383,159)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(19,811)
Other expenses	2I	14	251,080
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>414,709</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>(24,464)</b>



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	260,939
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	(681)
Less: Investment expenses		4	1,405
Other income	2D	5	215,932
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>474,785</b>
Gross claims settled	2E	7	6,751
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	55,745
Distribution expenses	2G	10	575,938
Increase (decrease) in net policy liabilities	2H	11	36,790
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(20,949)
Other expenses	2I	14	11,694
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>665,969</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>(191,184)</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	4,917,006
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	(3,283,080)
Less: Investment expenses		4	80,216
Other income	2D	5	128,065
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>1,681,775</b>
Gross claims settled	2E	7	419,352
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	1,209,617
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	52,806
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>1,681,775</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	76,243,110
Regular premiums - new business	2	49,173,547
Regular premiums - renewal business	3	178,368,619
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	303,785,276
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	303,785,276

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	5,623,590
Regular premiums - new business	2	25,326,336
Regular premiums - renewal business	3	52,786,869
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	83,736,795
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	83,736,795

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	370,308,551
Regular premiums - new business	2	4,219,216
Regular premiums - renewal business	3	23,328,972
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	397,856,739
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	397,856,739

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

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



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	4,282
Regular premiums - new business	2	203,435
Regular premiums - renewal business	3	53,222
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	260,939
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	260,939

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	4,858,568
Regular premiums - new business	2	41,884
Regular premiums - renewal business	3	16,554
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	4,917,006
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	4,917,006

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	4,656,253
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	4,656,253

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	7,085,469
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	7,085,469

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	2,893
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	2,893



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	23,132,563	-22,342,048	-328,343,777	-327,553,262
Debt securities	2	49,614,686	4,813,415	82,243,282	136,671,383
Land and Buildings	3	0	0	0	0
Loans	4	3,715,030	0	0	3,715,030
Cash and deposits	5	88,193	0	0	88,193
Other invested assets	6	29,749	-458	0	29,291
<b>Total (1 to 6) = Row 3 of Form 2</b>	<b>7</b>				<b>-187,049,365</b>

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	2,772,736	182,848	2,571,944	5,527,528
Land and Buildings	3	0	0	0	0
Loans	4	105,500	0	0	105,500
Cash and deposits	5	39,577	0	140,283	179,860
Other invested assets	6	-851	433,071	0	432,220
Total (1 to 6) = Row 3 of Form 2	7				6,245,108

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	-821,808,972	-821,808,972
Debt securities	2	0	0	5,180,531	5,180,531
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,144	0	0	1,144
Other invested assets	6	0	-8,843,242	0	-8,843,242
Total (1 to 6) = Row 3 of Form 2	7				-825,470,539

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	300,953	110,527	-34,890	376,590
Land and Buildings	3	0	0	0	0
Loans	4	14,968	0	0	14,968
Cash and deposits	5	17,284	0	0	17,284
Other invested assets	6	0	4,910	0	4,910
Total (1 to 6) = Row 3 of Form 2	7				413,752



**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	-681	0	0	-681
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				-681

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	-3,205,776	-3,205,776
Debt securities	2	0	0	60,876	60,876
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	19	0	0	19
Other invested assets	6	0	-138,199	0	-138,199
Total (1 to 6) = Row 3 of Form 2	7				-3,283,080

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	85,228	110,528	-106,178	89,578
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	5,363	58	0	5,421
Other invested assets	6	0	0	0	0
<b>Total (1 to 6) = Row 3 of Form 2</b>	<b>7</b>	<b>90,591</b>	<b>110,586</b>	<b>-106,178</b>	<b>94,999</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
OTHER INCOME	1	5,810
EXPERIENCE REFUND	2	418,896
FOREIGN CURRENCY TRANSLATION GAINS	3	17,399
Total = Row 5 of Form 2	26	442,105

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MORTALITY FEES AND CHARGES	1	13,067,376
MANAGEMENT FEE INCOME	2	17,794,026
EXPERIENCE REFUND	3	378,684
OTHER INCOME	4	3,278,423
Total = Row 5 of Form 2	26	34,518,509

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
FOREIGN CURRENCY TRANSLATION GAINS	1	4,556,128
Total = Row 5 of Form 2	26	4,556,128

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MORTALITY FEES AND CHARGES	1	65,078
MANAGEMENT FEE INCOME	2	146,508
FOREIGN CURRENCY TRANSLATION GAINS	3	869
OTHER INCOME	4	3,477
Total = Row 5 of Form 2	26	215,932



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
FOREIGN CURRENCY TRANSLATION GAINS	1	128,065
Total = Row 5 of Form 2	26	128,065

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	7,007,931
Accident and health benefits other than total permanent disability and critical illness	2	2,322,455
Maturity / anticipated endowment	3	90,849,775
Surrenders	4	49,391,227
Annuities	5	0
Cash bonuses	6	58,067
Others	7	248,531
Total (1 to 7) = Row 7 of Form 2	8	149,877,986

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	3,176,318
Accident and health benefits other than total permanent disability and critical illness	2	1,314,122
Maturity / anticipated endowment	3	27,574,535
Surrenders	4	1,413,961
Annuities	5	0
Cash bonuses	6	-427
Others	7	1,064,127
Total (1 to 7) = Row 7 of Form 2	8	34,542,636

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	6,203,833
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	183,707,227
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	189,911,060

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	32,841
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	2,521,242
Surrenders	4	761
Annuities	5	0
Cash bonuses	6	0
Others	7	9,282
Total (1 to 7) = Row 7 of Form 2	8	2,564,126

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	6,751
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	6,751



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	15,731
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	403,621
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	419,352

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	8,726,463
Office rent	2	787,497
Head office / parent company expenses	3	844,769
Directors' fees	4	61,568
Audit fees	5	129,657
Managing agent's fees	6	0
Repairs and maintenance	7	184,741
Public utilities	8	160,429
Printing, stationery and periodicals	9	427,187
Postage, telephone and telex charges	10	349,054
Computer charges	11	174,153
Hire of office equipment	12	31,888
Licence and association fees	13	135,507
Advertising and subscriptions	14	117,780
Entertainment	15	44,824
Travelling expenses	16	109,780
Total = Row 9 of Form 2	27	12,285,297

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES****I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 2008 12****Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	8,514,215
Office rent	2	810,285
Head office / parent company expenses	3	784,443
Directors' fees	4	59,069
Audit fees	5	125,940
Managing agent's fees	6	0
Repairs and maintenance	7	168,602
Public utilities	8	159,880
Printing, stationery and periodicals	9	733,295
Postage, telephone and telex charges	10	354,476
Computer charges	11	146,588
Hire of office equipment	12	30,616
Licence and association fees	13	151,223
Advertising and subscriptions	14	217,439
Entertainment	15	52,839
Travelling expenses	16	111,327
Total = Row 9 of Form 2	27	12,420,237

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	2,042
Office rent	2	156
Head office / parent company expenses	3	210
Directors' fees	4	11
Audit fees	5	34
Managing agent's fees	6	0
Repairs and maintenance	7	47
Public utilities	8	35
Printing, stationery and periodicals	9	46
Postage, telephone and telex charges	10	70
Computer charges	11	51
Hire of office equipment	12	7
Licence and association fees	13	28
Advertising and subscriptions	14	0
Entertainment	15	4
Travelling expenses	16	21
Total = Row 9 of Form 2	27	2,762

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	38,624
Office rent	2	3,911
Head office / parent company expenses	3	3,113
Directors' fees	4	352
Audit fees	5	529
Managing agent's fees	6	0
Repairs and maintenance	7	646
Public utilities	8	747
Printing, stationery and periodicals	9	2,789
Postage, telephone and telex charges	10	1,574
Computer charges	11	399
Hire of office equipment	12	138
Licence and association fees	13	832
Advertising and subscriptions	14	1,133
Entertainment	15	338
Travelling expenses	16	620
Total = Row 9 of Form 2	27	55,745



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	1,159,074
First period commissions - regular premium	2	12,919,637
Renewal commissions	3	8,441,655
Group business:		
Commissions	4	0
Overriding commissions	5	10,805,060
Production and other bonuses	6	5,812,893
Trailer fees	7	0
Cost of benefits and services	8	2,922,385
Other cash payments	9	1,571,982
Total distribution cost excluding reinsurance commissions (1 to 9)	10	43,632,686
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	43,632,686

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	7,101,445
First period commissions - regular premium	2	15,086,784
Renewal commissions	3	20,992,351
Group business:		
Commissions	4	0
Overriding commissions	5	11,354,916
Production and other bonuses	6	13,431,345
Trailer fees	7	217,437
Cost of benefits and services	8	5,304,250
Other cash payments	9	3,235,740
Total distribution cost excluding reinsurance commissions (1 to 9)	10	76,724,268
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	76,724,268

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - 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 2G - DISTRIBUTION EXPENSES IN RESPECT  
OF LIFE BUSINESS**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	-289
Total distribution cost excluding reinsurance commissions (1 to 9)	10	-289
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	-289

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	110,555
First period commissions - regular premium	2	133,212
Renewal commissions	3	18,916
Group business:		
Commissions	4	0
Overriding commissions	5	113,207
Production and other bonuses	6	115,054
Trailer fees	7	8,253
Cost of benefits and services	8	39,205
Other cash payments	9	37,536
Total distribution cost excluding reinsurance commissions (1 to 9)	10	575,938
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	575,938



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**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**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	1,952,936,812
Net policy liabilities at beginning of period	2	2,059,391,394
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-106,454,582

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Net policy liabilities at end of period	1	75,170,653
Net policy liabilities at beginning of period	2	79,191,411
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-4,020,758

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Net policy liabilities at end of period	1	1,257,989,158
Net policy liabilities at beginning of period	2	1,883,443,474
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-625,454,316

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

Description	Row No.	Amount
Net policy liabilities at end of period	1	3,226,939
Net policy liabilities at beginning of period	2	5,610,098
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-2,383,159

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

Description	Row No.	Amount
Net policy liabilities at end of period	1	43,389
Net policy liabilities at beginning of period	2	6,599
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	36,790



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

Description	Row No.	Amount
Net policy liabilities at end of period	1	7,058,607
Net policy liabilities at beginning of period	2	5,848,990
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	1,209,617

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
DEPRECIATION OF FIXED ASSETS	1	1,748,368
CONSULTANT FEE	2	36,942
BANK CHARGES	3	285,458
MEDICAL REPORT FEE	4	211,034
GST	5	485,982
LEGAL	6	38,949
OTHER EXPENSES	7	30,476
Total = Row 14 of Form 2	26	2,837,209

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
DEPRECIATION OF FIXED ASSETS	1	1,594,360
CONSULTANT FEE	2	41,957
BANK CHARGES	3	202,432
MEDICAL REPORT FEE	4	175,763
GST	5	435,440
LEGAL	6	36,002
OTHER EXPENSES	7	902,701
Total = Row 14 of Form 2	26	3,388,655

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
BID OFFER CHARGES AND POLICY FEES	1	8,147,485
Total = Row 14 of Form 2	26	8,147,485

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
DEPRECIATION OF FIXED ASSETS	1	462
CONSULTANT FEE	2	9
BANK CHARGES	3	20
GST	4	115
LEGAL	5	8
OTHER EXPENSES	6	250,466
Total = Row 14 of Form 2	26	251,080

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
DEPRECIATION OF FIXED ASSETS	1	5,922
CONSULTANT FEE	2	129
BANK CHARGES	3	3,589
MEDICAL REPORT FEE	4	7
GST	5	1,861
LEGAL	6	104
OTHER EXPENSES	7	82
Total = Row 14 of Form 2	26	11,694

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
BID OFFER CHARGES AND POLICY FEES	1	52,806
Total = Row 14 of Form 2	26	52,806

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	7,736,137
Surplus account investment revenue	2	0
Less: Surplus account investment expenses	3	0
Surplus account investment income (2 - 3)	4	0
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	0
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	7,736,137



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	96,823
Surplus account investment revenue	2	94,999
Less: Surplus account investment expenses	3	216,286
Surplus account investment income (2 - 3)	4	-121,287
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	-24,464

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Participating**

**Reporting Cycle: 2008 12**

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	3,817,044	83	8,741,549	20,469,511	8,198	650,592,845
Endowment	2	75,798,800	2,311	84,118,057	32,918,059	5,764	233,991,220
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>79,615,844</b>	<b>2,394</b>	<b>92,859,606</b>	<b>53,387,570</b>	<b>13,962</b>	<b>884,584,065</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		18	656,186	192,843	110	4,376,171
Maturity	10		1,023	39,573,522	1,299,873	413	13,171,890
Expiry	11		0	0	2,851	0	0
Surrender	12		660	30,620,547	3,325,771	1,793	80,531,973
Forfeiture	13		0	0	4,605,839	2,515	116,358,971
Net transfers	14		0	0	0	0	0
Others	15		45	3,295,210	3,381,060	604	44,652,060
<b>Total (9 to 15)</b>	<b>16</b>		<b>1,746</b>	<b>74,145,465</b>	<b>12,808,237</b>	<b>5,435</b>	<b>259,091,065</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		1,278	160,293,983	122,106,744	72,976	4,276,810,924
Endowment	19		24,085	797,817,790	111,968,958	37,521	1,219,881,359
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>25,363</b>	<b>958,111,773</b>	<b>234,075,702</b>	<b>110,497</b>	<b>5,496,692,283</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Participating 2**

**Reporting Cycle: 2008 12**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2008 12**

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	1,579,668	2,396	773,964,640
Accident	4	0	0	0	52,918	0	0
Health	5	0	0	0	661,764	1,462	0
Others	6	5,730,387	0	5,730,387	1,463,701	0	60,317,230
<b>Total (1 to 6)</b>	<b>7</b>	<b>5,730,387</b>	<b>0</b>	<b>5,730,387</b>	<b>3,758,051</b>	<b>3,858</b>	<b>834,281,870</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		2	68,645	24,895	18	3,005,844
Maturity	10		248	33,418,679	10,340	4	200,000
Expiry	11		4	3,661,207	973,849	1,189	293,244,060
Surrender	12		37	939,921	312,538	65	18,319,642
Forfeiture	13		0	0	942,871	1,262	22,607,274
Net transfers	14		0	0	0	0	0
Others	15		(77)	(1,908,325)	430,057	155	56,346,861
<b>Total (9 to 15)</b>	<b>16</b>		<b>214</b>	<b>36,180,127</b>	<b>2,694,550</b>	<b>2,693</b>	<b>393,723,681</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	1,881,862	893	38,395,000
Endowment	19		760	18,407,022	1,284,597	762	30,337,310
Term	20		223	34,684,077	13,309,063	14,033	4,029,736,440
Accident	21		0	0	812,111	0	0
Health	22		0	0	4,151,747	7,484	0
Others	23		0	5,704,238	7,555,737	391	160,624,872
<b>Total (18 to 23)</b>	<b>24</b>		<b>983</b>	<b>58,795,337</b>	<b>28,995,117</b>	<b>23,563</b>	<b>4,259,093,622</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2008 12**

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	218,009,823	9,837	35,507,163	33,538,497	11,756	967,193,147
Endowment	2	561,252	0	701,565	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	953,338	0	479,469,350
<b>Total (1 to 6)</b>	<b>7</b>	<b>218,571,075</b>	<b>9,837</b>	<b>36,208,728</b>	<b>34,491,835</b>	<b>11,756</b>	<b>1,446,662,497</b>
Annuities only	8	151,195,201	1,551	151,195,201	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		86	880,007	35,507	13	1,311,000
Maturity	10		16	339,625	0	0	0
Expiry	11		0	0	74	0	0
Surrender	12		6,709	67,595,366	1,768,373	580	43,320,351
Forfeiture	13		0	0	2,240,046	1,093	148,064,782
Net transfers	14		0	0	0	0	0
Others	15		27	5,837,227	1,306,229	192	15,247,513
<b>Total (9 to 15)</b>	<b>16</b>		<b>6,838</b>	<b>74,652,225</b>	<b>5,350,229</b>	<b>1,878</b>	<b>207,943,646</b>
Annuities only	17		23	7,229,890	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		69,868	489,514,265	73,848,064	29,456	2,391,231,729
Endowment	19		11,020	178,626,860	2,371,203	504	11,045,767
Term	20		0	0	1,343	0	20,211,179
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	2,105,395	0	1,085,411,492
<b>Total (18 to 23)</b>	<b>24</b>		<b>80,888</b>	<b>668,141,125</b>	<b>78,326,005</b>	<b>29,960</b>	<b>3,507,900,167</b>
Annuities only (last period's 25 + 8 -17)	25		2,296	226,424,909	0	0	0



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Participating**

**Reporting Cycle: 2008 12**

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	22	2,598,875
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	16,896
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>2,615,771</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	32	3,192,357
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>32</b>	<b>3,192,357</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Participating 2**

**Reporting Cycle: 2008 12**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2008 12**

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	18,898	7	5,570,000
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	2,727	5	0
Others	6	5,000	0	5,000	12,407	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>5,000</b>	<b>0</b>	<b>5,000</b>	<b>34,032</b>	<b>12</b>	<b>5,570,000</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	5,655	2	1,000,000
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	5,311	5	204,000
Net transfers	14		0	0	0	0	0
Others	15		0	0	(1,222)	0	(4,000)
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>9,744</b>	<b>7</b>	<b>1,200,000</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	18,898	7	5,570,000
Accident	21		0	0	185	0	0
Health	22		0	0	4,249	9	0
Others	23		0	5,000	16,565	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>5,000</b>	<b>39,897</b>	<b>16</b>	<b>5,570,000</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2008 12**

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	1,387,500	62	432,375	335,690	64	7,558,500
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	10,304	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>1,387,500</b>	<b>62</b>	<b>432,375</b>	<b>345,994</b>	<b>64</b>	<b>7,558,500</b>
Annuities only	8	3,199,560	27	3,199,560	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		6	4,310	0	0	0
Forfeiture	13		0	0	1,685	1	50,000
Net transfers	14		0	0	0	0	0
Others	15		0	(257)	(25,790)	1	(160,000)
<b>Total (9 to 15)</b>	<b>16</b>		<b>6</b>	<b>4,053</b>	<b>(24,105)</b>	<b>2</b>	<b>(110,000)</b>
Annuities only	17		0	(34,278)	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		152	869,719	504,390	89	10,243,900
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	11,355	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>152</b>	<b>869,719</b>	<b>515,745</b>	<b>89</b>	<b>10,243,900</b>
Annuities only (last period's 25 + 8 -17)	25		37	6,583,575	0	0	0

ANNUAL RETURN: NOTES TO FORM 3

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

Life: SIF - Participating

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

Terminations and Transfers	Single Premium	Regular Premium
FREELook CANCELLATIONS		2,322,407
CONVERSION TO PERMANENT PLAN		5,040
ENDORSEMENTS		1,053,613
Total		3,381,060

**ANNUAL RETURN: NOTES TO FORM 3**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

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

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
RIDERS	5,730,387	1,463,701
Total	5,730,387	1,463,701

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

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
FREELook CANCELLATIONS		135,240
CONVERSION TO PERMANENT PLAN		103,461
FAMILY INCOME RIDER CLAIMS		1,068
CHILDREN ENDOWMENT @100		200
ENDORSEMENTS		190,088
Total		430,057

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

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
RIDERS		7,555,737
Total		7,555,737

**ANNUAL RETURN: NOTES TO FORM 3**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

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

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
RIDERS	0	953,338
Total	0	953,338

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

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
FREELook CANCELLATIONS		1,692,274
ENDORSEMENTS		-386,045
Total		1,306,229

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

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
RIDERS		2,105,395
Total		2,105,395

**ANNUAL RETURN: NOTES TO FORM 3**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

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

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
RIDERS	5,000	12,407
Total	5,000	12,407

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

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
ENDORSEMENTS		-1,364
CONVERSION TO PERMANENT PLAN		142
Total		-1,222

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

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
RIDERS		16,565
Total		16,565



ANNUAL RETURN: NOTES TO FORM 3

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

Life: OIF - Investment-Linked

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

New Business	Single Premium	Regular Premium
RIDERS	0	10,304
Total	0	10,304

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

Terminations and Transfers	Single Premium	Regular Premium
FREELook CANCELLATIONS		10,210
ENDORSEMENTS		-36,000
Total		-25,790

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

Business in Force	Single Premium	Regular Premium
RIDERS		11,355
Total		11,355

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

<b>NON PARTICIPATING</b>			
<b>Before Changes</b>			
<b>FY08 Regular Premiums</b>			
2007	No of Policies	Amount Insured	Regular Premiums
Expiry	100	24,521,588	173,323
Forfeiture	2269	235,490,790	1,615,215
2008	No of Policies	Amount Insured	Regular Premiums
Expiry	237	51,188,334	244,701
Forfeiture	2214	264,663,000	1,672,021
<b>After changes</b>			
<b>FY08 Regular Premiums</b>			
2007	No of Policies	Amount Insured	Regular Premiums
Expiry	999	241,670,294	929,237
Forfeiture	1370	18,342,084	859,301
2008	No of Policies	Amount Insured	Regular Premiums
Expiry	1189	293,244,060	973,849
Forfeiture	1262	22,607,274	942,873

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating

Reporting Cycle: 2008 12

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating 2

Reporting Cycle: 2008 12

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Non-Participating

Reporting Cycle: 2008 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
<b>Total (1 to 4)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	1	34,493	74,910,192	0	2,663,329
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	53	10,907,162		4,698
Death, total permanent disability, critical illness	10	0	53	424,635		152,870
Others	11	0	1,476	0		0
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>1,582</b>	<b>11,331,797</b>		<b>157,568</b>
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	3	252,701	580,821,108		19,374,662
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>3</b>	<b>252,701</b>	<b>580,821,108</b>		<b>19,374,662</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Investment-Linked

Reporting Cycle: 2008 12

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating

Reporting Cycle: 2008 12

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating 2

Reporting Cycle: 2008 12

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



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Non-Participating

Reporting Cycle: 2008 12

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Investment-Linked

Reporting Cycle: 2008 12

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

**ANNUAL RETURN: NOTES TO FORM 4**

**Reporting Cycle:**

	<b>Single Premium</b>	<b>Regular Premium</b>
Total		

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

**1522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

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

Description	Row No.	Medical Expense		Critical Illness		Disability		Personal Accident		Hospital Cash		Total	
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	0	0	20,762,979	0	2,247,807	0	846,640	0	4,126,926	0	27,984,352	0
Reinsurance ceded	2	0	0	1,216,868	0	596,738	0	180,475	0	1,288,942	0	3,283,023	0
Net premiums written (1 - 2)	3	0	0	19,546,111	0	1,651,069	0	666,165	0	2,837,984	0	24,701,329	0
Premium liabilities at beginning of period	4	0	0	69,772,245	0	606,189	0	137,668	0	1,436,598	0	71,952,700	0
Premium liabilities at end of period	5	0	0	58,330,524	0	606,454	0	128,278	0	1,486,845	0	60,552,101	0
Premiums earned during the period (3 + 4 - 5)	6	0	0	30,987,832	0	1,650,804	0	675,555	0	2,787,737	0	36,101,928	0
<b>B. CLAIMS</b>													
Gross claims settled	7	0	0	5,729,616	0	1,283,166	0	29,654	0	1,203,484	0	8,245,920	0
Reinsurance recoveries	8	0	0	166,811	0	111,732	0	0	0	943,704	0	1,222,247	0
Net claims settled (7 - 8)	9	0	0	5,562,805	0	1,171,434	0	29,654	0	259,780	0	7,023,673	0
Claims liabilities at end of period	10	0	0	702,799	0	132,065	0	0	0	332,581	0	1,167,445	0
Claims liabilities at beginning of period	11	0	0	1,280,808	0	169,117	0	8,611	0	259,295	0	1,717,831	0
Net claims incurred (9 + 10 - 11)	12	0	0	4,984,796	0	1,134,382	0	21,043	0	333,066	0	6,473,287	0
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	0	0	994,931	0	173,450	0	62,163	0	842,536	0	2,073,080	0
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	0	0	2,794,917	0	137,923	0	46,051	0	741,723	0	3,720,614	0
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	0	0	2,794,917	0	137,923	0	46,051	0	741,723	0	3,720,614	0
Other distribution expenses	17	0	0	3,092,302	0	138,342	0	43,921	0	465,505	0	3,740,070	0
<b>E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)</b>													
	18	0	0	19,120,886	0	66,707	0	502,377	0	404,907	0	20,094,877	0
<b>F. NET INVESTMENT INCOME</b>													
	19	0	0	-3,954,526	0	31,168	0	6,836	0	75,141	0	-3,841,381	0
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	0	0	15,166,360	0	97,875	0	509,213	0	480,048	0	16,253,496	0
<b>H. OTHERS</b>													
Number of policies in force	21	0	0	0	0	197	0	0	0	7,493	0	7,690	0
Number of lives covered under policies in force	22	0	0	104,904	0	24,949	0	7,088	0	10,749	0	147,690	0
Number of claims registered	23	0	0	106	0	28	0	18	0	366	0	518	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

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

Description	Row No.	Medical Expense		Critical Illness		Disability		Personal Accident		Hospital Cash		Total	
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	0	0	68,086	0	2,906	0	751	0	648	0	72,391	0
Reinsurance ceded	2	0	0	4,867	0	780	0	93	0	106	0	5,846	0
Net premiums written (1 - 2)	3	0	0	63,219	0	2,126	0	658	0	542	0	66,545	0
Premium liabilities at beginning of period	4	0	0	4,853	0	2,238	0	188	0	129	0	7,408	0
Premium liabilities at end of period	5	0	0	26,281	0	1,175	0	189	0	41	0	27,686	0
Premiums earned during the period (3 + 4 - 5)	6	0	0	41,791	0	3,189	0	657	0	630	0	46,267	0
<b>B. CLAIMS</b>													
Gross claims settled	7	0	0	0	0	0	0	0	0	0	0	0	0
Reinsurance recoveries	8	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (7 - 8)	9	0	0	0	0	0	0	0	0	0	0	0	0
Claims liabilities at end of period	10	0	0	0	0	0	0	0	0	0	0	0	0
Claims liabilities at beginning of period	11	0	0	0	0	0	0	0	0	0	0	0	0
Net claims incurred (9 + 10 - 11)	12	0	0	0	0	0	0	0	0	0	0	0	0
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	0	0	16,527	0	308	0	47	0	40	0	16,922	0
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	0	0	22,349	0	25	0	51	0	145	0	22,570	0
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	0	0	22,349	0	25	0	51	0	145	0	22,570	0
Other distribution expenses	17	0	0	35,154	0	10	0	20	0	68	0	35,252	0
<b>E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)</b>													
	18	0	0	-32,239	0	2,846	0	539	0	377	0	-28,477	0
<b>F. NET INVESTMENT INCOME</b>													
	19	0	0	785	0	88	0	10	0	4	0	887	0
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	0	0	-31,454	0	2,934	0	549	0	381	0	-27,590	0
<b>H. OTHERS</b>													
Number of policies in force	21	0	0	0	0	0	0	0	0	0	0	0	0
Number of lives covered under policies in force	22	0	0	538	0	10	0	4	0	4	0	556	0
Number of claims registered	23	0	0	0	0	0	0	0	0	0	0	0	0

**ANNUAL RETURN: NOTES TO FORM 7**

**Reporting Cycle:**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

Empty box for additional information.



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 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
<b>ASSETS</b>							
Equity securities	1	1,637,150,388	0	0	0	3,619,725	1,640,770,113
Debt securities	2	1,594,984,685	0	0	0	58,660,234	1,653,644,919
Land and buildings	3	0	0	0	0	0	0
Loans	4	59,895,677	0	0	0	55,394	59,951,071
Cash and deposits	5	125,063,172	0	0	0	6,368,092	131,431,264
Other invested assets	6	-128,213	0	0	0	0	-128,213
Investment income due or accrued	7	1,744,359	0	0	0	0	1,744,359
Outstanding premiums and agents' balances	8	8,419,169	0	0	0	2,587,972	11,007,141
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	674,557	0	0	0	0	674,557
Income tax recoverables	11	11,591,896	0	0	0	0	11,591,896
Fixed assets	12	0	0	0	0	7,846,903	7,846,903
Inter-fund balances and intra-group balances (due from)	13	37,144,036	0	0	0	2,652,648	39,796,684
Other assets	14	4,483,197	0	0	0	14,230,312	18,713,509
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>3,481,022,923</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>96,021,280</b>	<b>3,577,044,203</b>
<b>LIABILITIES</b>							
Policy liabilities	16	3,296,425,558	0	0	0		3,296,425,558
Other liabilities							
Outstanding claims	17	62,098,514	0	0	0	0	62,098,514
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	0	0	0	0	0
Amounts owing to insurers	20	1,158,597	0	0	0	0	1,158,597
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	4,525,042	0	0	0	32,172,816	36,697,858
Others	23	48,900,252	0	0	0	10,065,741	58,965,993
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>3,413,107,963</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>42,238,557</b>	<b>3,455,346,520</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>67,914,960</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>53,782,723</b>	<b>121,697,683</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							
Paid-up capital	26					105,254,400	105,254,400
Reserves:							
Unappropriated profits (losses)	27					-52,443,585	-52,443,585
Other reserves	28					971,908	971,908
Surplus	29	67,914,960	0	0	0		67,914,960
<b>Total (26 to 29)</b>	<b>30</b>	<b>67,914,960</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>53,782,723</b>	<b>121,697,683</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

<b>Description</b>	<b>Row No.</b>	<b>Paid-up Capital</b>	<b>Other Reserves</b>	<b>Unappropriated Profits (Losses) (Please Specify)</b>	<b>Total</b>
Balance at beginning of period	1	90,254,400	1,006,031	4,527,917	95,788,348
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	-34,123	0	-34,123
Net profit for the period	4	0	0	1,952,731	1,952,731
Dividends paid for the period	5	0	0	-11,758,461	-11,758,461
Issue of share capital	6	15,000,000	0	0	15,000,000
Transfer (to) from insurance funds maintained in Singapore	7	0	0	-47,165,772	-47,165,772
Transfer (to) from overseas (branch) operations	8	0	0	0	0
<b>Balance at End of Period</b>	<b>9</b>	<b>105,254,400</b>	<b>971,908</b>	<b>-52,443,585</b>	<b>53,782,723</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

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

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

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

ANNUAL RETURN: NOTES TO FORM 8

I522L MANULIFE (SINGAPORE) PTE. L'

Reporting Cycle: 2008 12

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
Employee Benefit Reserve	1	971,908

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 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	790,556,755	0	0	0		790,556,755
Less: Outward reinsurance premiums	2	11,744,615	0	0	0		11,744,615
Investment revenue	3	-1,009,144,805	0	0	0	929,280	-1,008,215,525
Less: Investment expenses	4	7,575,230	0	0	0	80,112	7,655,342
Other income	5	39,860,739	0	0	0	460,238	40,320,977
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>-198,047,156</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,309,406</b>	<b>-196,737,750</b>
Gross claims settled	7	377,321,911	0	0	0		377,321,911
Less: Reinsurance recoveries	8	1,950,031	0	0	0		1,950,031
Management expenses	9	24,764,041	0	0	0	0	24,764,041
Distribution expenses	10	120,932,603	0	0	0	0	120,932,603
Increase (decrease) in net policy liabilities	11	-737,066,408	0	0	0		-737,066,408
Provision for doubtful debts / bad debts written off on receivables	12	0	0	0	0	0	0
Taxation expenses	13	1,653,051	0	0	0	-708,518	944,533
Other expenses	14	14,688,929	0	0	0	65,193	14,754,122
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>-199,655,904</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-643,325</b>	<b>-200,299,229</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>1,608,748</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,952,731</b>	<b>3,561,479</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: Singapore Insurance Fund

Reporting Cycle: 2008 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	1,278	160,293,983	67,484,258	49,359,142	470,116	0	20,285,056	0	70,114,314
- Regular Premium	2	72,976	4,276,810,924	122,106,744	794,492,227	112,800,899	1,146,053,784	968,851,510	33,373,120	763,463,972
Endowment										
- Single Premium	3	24,085	797,817,790	620,445,159	492,008,447	5,192,935	0	157,711,753	0	654,913,135
- Regular Premium	4	37,521	1,219,881,359	111,968,958	718,506,915	38,998,918	716,549,300	406,504,591	10,333,070	457,794,194
Term	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	958,220	339,442	2,717,711	763,511	956,743	300,205
Annuity	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	6,350,992	0	0	0	0	6,350,992
Sub total (1 to 8)	9	135,860	6,454,804,056	922,005,119	2,061,675,943	157,802,310	1,865,320,795	1,554,116,421	44,662,933	1,952,936,812
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term	14	0	0	0	0	0	0	0	0	0
Accident and Health	15	0	0	0	0	0	0	0	0	0
Annuity	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	135,860	6,454,804,056	922,005,119	2,061,675,943	157,802,310	1,865,320,795	1,554,116,421	44,662,933	1,952,936,812

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: Singapore Insurance Fund

Reporting Cycle: 2008 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	1,278	160,293,983	67,484,258	64,239,228	591,601	0	2,812,828	0	67,643,657
- Regular Premium	2	72,976	4,276,810,924	122,106,744	1,105,712,470	140,205,714	1,397,962,853	165,587,099	188,154,371	201,696,801
Endowment										
- Single Premium	3	24,085	797,817,790	620,445,159	581,670,854	6,127,515	0	3,556,363	0	591,354,732
- Regular Premium	4	37,521	1,219,881,359	111,968,958	869,134,047	44,706,009	836,564,531	22,146,151	121,388,849	220,810,525
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	1,153,422	381,687	3,181,339	581,814	1,089,679	25,263
Others	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	6,350,992	0	0	0	0	6,350,992
Sub total (1 to 8)	9	135,860	6,454,804,056	922,005,119	2,628,261,013	192,012,526	2,237,708,723	194,684,255	310,632,899	1,087,881,970
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	135,860	6,454,804,056	922,005,119	2,628,261,013	192,012,526	2,237,708,723	194,684,255	310,632,899	1,087,881,970

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: Offshore Insurance Fund

Reporting Cycle: 2008 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	32	3,192,357	0	1,877,399	6,274	0	1,340,373	0	3,224,046
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	2,893	0	0	0	0	2,893
Sub total (1 to 8)	9	32	3,192,357	0	1,880,292	6,274	0	1,340,373	0	3,226,939
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
- Single Premium	14	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	32	3,192,357	0	1,880,292	6,274	0	1,340,373	0	3,226,939

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: Offshore Insurance Fund

Reporting Cycle: 2008 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	32	3,192,357	0	2,019,071	6,663	0	12,952	0	2,038,686
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	2,893	0	0	0	0	2,893
Sub total (1 to 8)	9	32	3,192,357	0	2,021,964	6,663	0	12,952	0	2,041,579
<b>Group 2 - Non-Participating Policies</b>										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	32	3,192,357	0	2,021,964	6,663	0	12,952	0	2,041,579

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

Life: Singapore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	4,094,317	4,094,317
- Regular Premium	2	893	38,395,000	1,881,862	12,443,890	1,290,816	7,689,639	2,092,090	3,937,119	12,074,276
Endowment										
- Single Premium	3	760	18,407,022	2,427,854	14,219,192	182,604	0	83,378	34,331	14,519,505
- Regular Premium	4	762	30,337,310	1,284,597	16,586,665	854,836	10,156,522	460,530	42,987	7,788,496
Term										
Accident and Health	5	14,256	4,064,420,517	15,175,124	63,133,816	17,927,194	126,203,643	50,773,538	12,434,511	18,065,416
Annuity	6	7,484	0	4,963,858	2,066,647	0	0	829,087	0	2,895,734
Others	7	0	0	0	0	0	0	218,974	0	218,974
Total (1 to 8)	8	391	166,329,110	13,259,975	13,986,440	10,371	150,033	439,256	1,227,901	15,513,935
	9	24,546	4,317,888,959	38,993,270	122,436,650	20,265,821	144,199,837	54,896,853	21,771,166	75,170,653

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

Life: Singapore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	69,868	489,514,265	1,199,988,067	0	0	0	0	0	0	888,243,474	888,243,474
- Regular Premium	2	29,456	2,391,231,729	73,848,064	0	0	0	0	0	0	64,999,375	64,999,375
Endowment												
- Single Premium	3	11,020	178,626,860	139,934,795	0	0	0	0	0	0	142,941,921	142,941,921
- Regular Premium	4	504	11,045,767	2,371,203	0	0	0	0	0	0	6,859,078	6,859,078
Term	5	0	20,211,179	1,343	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	2,296	226,424,909	226,424,909	0	0	0	0	0	0	154,945,310	154,945,310
Others	8	0	1,085,411,492	2,105,395	0	0	0	0	0	0	0	0
Total (1 to 8)	9	113,144	4,402,466,201	1,644,673,776	0	0	0	0	0	0	1,257,989,158	1,257,989,158

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

Life: Offshore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	603	603
- Regular Premium	2	0	0	0	0	0	0	0	14,183	14,183
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term	5	7	5,570,000	18,898	59,246	12,401	113,587	56,282	893	15,235
Accident and Health	6	9	0	4,434	1,734	0	0	694	0	2,428
Annuity	7	0	0	0	0	0	0	0	0	0
Others	8	0	5,000	21,566	9,304	2	0	1,634	0	10,940
Total (1 to 8)	9	16	5,575,000	44,898	70,284	12,403	113,587	58,610	15,679	43,389

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

Life: Offshore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	152	869,719	3,656,100	0	0	0	0	0	0	2,539,712	2,539,712
- Regular Premium	2	89	10,243,900	504,390	0	0	0	0	0	0	138,081	138,081
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	37	6,583,575	6,583,575	0	0	0	0	0	0	4,380,814	4,380,814
Others	8	0	0	11,355	0	0	0	0	0	0	0	0
Total (1 to 8)	9	278	17,697,194	10,755,420	0	0	0	0	0	0	7,058,607	7,058,607



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating**

Description	Row No.	From 01/01/2008 to 31/12/2008		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-12,659,466		-12,659,466
Mortality/Morbidity	2	-9,841,936	-9,419,381	-422,555
Forfeiture/Surrender	3	12,546,741	11,313,164	1,233,577
Interest	4	-189,906,475	98,718,793	-288,625,268
Expense	5	-16,404,435	-18,772,824	2,368,389
Change in basis	6	0		0
Miscellaneous	7	305,841,460	0	305,841,460
Total (1 to 7)	8			7,736,137

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Participating 2**

Description	Row No.	From 01/01/2008 to 31/12/2008		
		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**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Non-Participating**

Description	Row No.	From 01/01/2008 to 31/12/2008		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-35,043,025		-35,043,025
Mortality/Morbidity	2	-10,456,002	-20,488,078	10,032,076
Forfeiture/Surrender	3	615,363	2,889,563	-2,274,200
Interest	4	5,967,322	707,572	5,259,750
Expense	5	-12,118,581	-13,901,100	1,782,519
Change in basis	6	-7,125,523		-7,125,523
Miscellaneous	7	21,456,662	0	21,456,662
Total (1 to 7)	8			-5,911,741

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: SIF - Investment-Linked**

Description	Row No.	From 01/01/2008 to 31/12/2008		
		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**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating**

Description	Row No.	From 01/01/2008 to 31/12/2008		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	289		289
Mortality/Morbidity	2	-35,733	-3,793	-31,940
Forfeiture/Surrender	3	-761	19,987	-20,748
Interest	4	393,138	225,081	168,057
Expense	5	-3,386	-5,799	2,413
Change in basis	6	0		0
Miscellaneous	7	-142,535	0	-142,535
Total (1 to 7)	8			-24,464

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Participating 2**

Description	Row No.	From 01/01/2008 to 31/12/2008		
		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**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Non-Participating**

Description	Row No.	From 01/01/2008 to 31/12/2008		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-393,245		-393,245
Mortality/Morbidity	2	-6,751	-10,397	3,646
Forfeiture/Surrender	3	0	331	-331
Interest	4	-2,086	386	-2,472
Expense	5	-27,335	-31,213	3,878
Change in basis	6	-3,886		-3,886
Miscellaneous	7	201,226	0	201,226
Total (1 to 7)	8			-191,184



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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

**Life: OIF - Investment-Linked**

Description	Row No.	From 01/01/2008 to 31/12/2008		
		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**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL

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

**ACTUARIAL INVESTIGATION OF POLICY LIABILITIES**

**1522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

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

<b>Description</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Participating Fund	1,952,936,812	3,226,939
Non-Participating Fund	75,170,653	43,389
Investment-Linked Fund	1,257,989,158	7,058,607

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

None
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**ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 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	193,224	0
Reversionary Bonus	3	49,384,594	0
Terminal Bonus	4	20,047,421	871,411
Total amt to policy owners (1 to 4)	5	69,625,239	871,411
Allocation to surplus account	6	7,736,137	96,823

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 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	193,224	0
Reversionary Bonus	3	49,384,594	0
Terminal Bonus	4	20,047,421	871,411
Total amount to policy owners (1 to 4)	5	69,625,239	871,411
Allocation to surplus account	6	7,736,137	96,823

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

NoneNone

**ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION**

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating

Reporting Cycle: 2008 12

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	7,736,137
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	777,058,211
Policy liabilities - minimum condition liability	3	865,054,842
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	777,058,211
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	593,559
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	593,559
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	784,200,789
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	1,087,881,970
Minimum condition liability	17	1,087,881,970
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	1,344,654,572
Higher of 21 or 22:	20	1,952,936,812
Sum of total risk requirement and minimum condition liability of the insurance fund	21	1,219,718,514
Policy liabilities of the insurance fund	22	1,952,936,812
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	59,688,268
(a) Specific Risk Requirement	35	29,844,134

(b) General Risk Requirement	36	29,844,134	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		69,785,660
(a) Sum of: (39 + 42)	38	20,966,594	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	89,307,552	
Debt specific risk requirement	40	34,501,358	
Debt general risk requirement	41	54,806,194	
Liability adjustment requirement in an increasing interest rate environment	42	-68,340,958	
(b) Sum of: (44 + 47)	43	69,785,660	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-20,304,836	
Debt specific risk requirement	45	34,501,358	
Negative of debt general risk requirement	46	-54,806,194	
Liability adjustment requirement in a decreasing interest rate environment	47	90,090,496	
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		2,362,616
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>131,836,544</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>		<b>131,836,544</b>

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating 2

Reporting Cycle: 2008 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Non-Participating

Reporting Cycle: 2008 12

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	59,549,092
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	1,541,360
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	1,541,360
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	58,007,732
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	26,983,026
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	26,983,026
Modified policy liabilities	25	102,153,679
Policy Liabilities	26	75,170,653
(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	35,190,257
Sum of total risk requirement and policy liabilities of the insurance fund	29	108,331,836
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	26,983,026
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	3,451,829
(a) Sum of: (39 + 42)	38	627,983
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	4,490,255
Debt specific risk requirement	40	1,945,982
Debt general risk requirement	41	2,544,273
Liability adjustment requirement in an increasing interest rate environment	42	-3,862,272
(b) Sum of: (44 + 47)	43	3,451,829
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-598,291
Debt specific risk requirement	45	1,945,982
Negative of debt general risk requirement	46	-2,544,273
Liability adjustment requirement in a decreasing interest rate environment	47	4,050,120
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	2,603,019
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>	<b>6,054,848</b>
<b>C. Component 3 Requirement - Concentration Risks</b>		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>33,037,874</b>

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Investment-Linked

Reporting Cycle: 2008 12

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	1,257,989,158
Policy Liabilities	26	1,257,989,158
(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	1,246,753,604
Sum of total risk requirement and policy liabilities of the insurance fund	29	1,257,989,158
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

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



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating

Reporting Cycle: 2008 12

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	96,881
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	670,186
Policy liabilities - minimum condition liability	3	1,185,360
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	670,186
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	767,067
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	2,041,579
Minimum condition liability	17	2,041,579
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	1,603,006
Higher of 21 or 22:	20	3,226,939
Sum of total risk requirement and minimum condition liability of the insurance fund	21	2,114,108
Policy liabilities of the insurance fund	22	3,226,939
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	35,868
(a) Sum of: (39 + 42)	38	35,868
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	67,412
Debt specific risk requirement	40	11,881
Debt general risk requirement	41	55,531
Liability adjustment requirement in an increasing interest rate environment	42	-31,544
(b) Sum of: (44 + 47)	43	-1,433
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-43,650
Debt specific risk requirement	45	11,881
Negative of debt general risk requirement	46	-55,531
Liability adjustment requirement in a decreasing interest rate environment	47	42,217
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	36,661
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>	<b>72,529</b>
<b>C. Component 3 Requirement - Concentration Risks</b>		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>72,529</b>

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating 2

Reporting Cycle: 2008 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Non-Participating

Reporting Cycle: 2008 12

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	532,850
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	532,850
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	43,389
Policy Liabilities	26	43,389
(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	5,083
Sum of total risk requirement and policy liabilities of the insurance fund	29	69,928
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		2,048
(a) Sum of: (39 + 42)	38	-2,188	
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	-2,188	
(b) Sum of: (44 + 47)	43	2,048	
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	2,048	
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		24,491
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>26,539</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>		<b>26,539</b>

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Investment-Linked

Reporting Cycle: 2008 12

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	7,058,607
Policy Liabilities	26	7,058,607
(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	6,642,069
Sum of total risk requirement and policy liabilities of the insurance fund	29	7,058,607
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

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



ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

Description	Row No.	Amount
<b>(i) Total Risk Requirement</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
<b>Total C1 Requirement (1 + 10 + 17)</b>	<b>20</b>	<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement: (22 to 23)	21	579,156
(a) Specific Risk Requirement	22	289,578
(b) General Risk Requirement	23	289,578
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	3,316,739
(a) Sum of: (26 + 29)	25	3,316,739
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	3,316,739
Debt specific risk requirement	27	1,464,789
Debt general risk requirement	28	1,851,950
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-387,161
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	-387,161
Debt specific risk requirement	32	1,464,789

Negative of debt general risk requirement	33	-1,851,950
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	4,431
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	1,039,993
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>	<b>4,940,319</b>
<b>Total Risk Requirement of Assets and Liabilities of Registered Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)</b>	<b>40</b>	<b>4,940,319</b>

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2008 12

NIL

**ANNUAL RETURN**

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>(i) Financial Resources of Registered Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	60,081,942
Balances in the surplus account of each participating fund	2	7,833,018
Paid-up ordinary share capital	3	105,254,400
Unappropriated profits (losses)	4	-52,443,585
Surpluses of Overseas Branch Operations	5	0
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	0
Financial resource adjustment: (10 to 14)	9	16,651,843
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	3,098,827
(b) charged assets	11	0
(c) deferred tax assets	12	0
(d) intangible assets	13	13,553,016
(e) other financial resource adjustments	14	0
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>104,073,932</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>326,205,632</b>
<b>Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>430,279,564</b>
<b>(ii) Total Risk Requirement of Registered Insurer</b>		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	164,973,486
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	4,940,319
<b>Total Risk Requirement of Registered Insurer (22 to 23)</b>	<b>24</b>	<b>169,913,805</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>	<b>253.23 %</b>

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

**I522L MANULIFE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2008 12**

NIL