

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	873,717,572
Debt securities	1B	2	1,493,348,289
Land and buildings	1C	3	0
Loans	1D	4	58,988,596
Cash and deposits		5	25,916,503
Other invested assets	1E	6	(7,549,754)
Investment income due or accrued		7	1,697,929
Outstanding premiums and agents' balances	1F	8	8,930,263
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	1,654,138
Income tax recoverables		11	11,779,936
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	989,862
Other assets	1J	14	1,757,975
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>2,471,231,309</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	2,339,198,226
Other liabilities:			
Outstanding claims		17	71,074,984
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	1,518,004
Others	1M	23	50,778,217
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>2,462,569,431</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>8,661,878</b>

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	130,799,340
Land and buildings	1C	3	0
Loans	1D	4	1,214,777
Cash and deposits		5	39,671,072
Other invested assets	1E	6	0
Investment income due or accrued		7	49,843
Outstanding premiums and agents' balances	1F	8	677,825
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	5,027,356
Other assets	1J	14	2,904,103
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>180,344,316</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	71,087,077
Other liabilities:			
Outstanding claims		17	10,553,831
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,788,571
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	1,071,517
Others	1M	23	18,745,238
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>103,246,234</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>77,098,082</b>

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	1,820,852,156
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	2,642,065
Other invested assets	1E	6	(123,802)
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	3,066,528
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>1,826,436,947</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	1,822,834,402
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	3,485,996
Others	1M	23	116,549
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>1,826,436,947</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: 2009 12**

**Life: OIF - Participating**

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

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

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

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Investment-Linked**

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



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

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

**Reporting Cycle: 2009 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	873,717,572	0	873,717,572
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			873,717,572

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

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

**Reporting Cycle: 2009 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: 2009 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: 2009 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	1,820,852,156	1,820,852,156
Total (1 to 2) = Row 1 of Form 1	3			1,820,852,156

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

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

**Reporting Cycle: 2009 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: 2009 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: 2009 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: 2009 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	0	0
Total (1 to 2) = Row 1 of Form 1	3			0



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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	695,503,392
Qualifying debt securities	2	434,800,951
Other debt securities	3	363,043,946
Total (1 to 3) = Row 2 of Form 1	4	1,493,348,289

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	70,568,182
Qualifying debt securities	2	30,900,452
Other debt securities	3	29,330,706
Total (1 to 3) = Row 2 of Form 1	4	130,799,340

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Participating**

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

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

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

**Reporting Cycle: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 12

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	58,988,596	0	58,988,596
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			58,988,596

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

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

**Reporting Cycle: 2009 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: 2009 12

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	1,214,777	0	1,214,777
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			1,214,777

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

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

**Reporting Cycle: 2009 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: 2009 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	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: 2009 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: 2009 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: 2009 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: 2009 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	140,370,184	-7,549,754
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	140,370,184	-7,549,754
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	140,370,184	-7,549,754
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-7,549,754

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

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

**Life: SIF - Participating 2**

**Reporting Cycle: 2009 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: 2009 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: 2009 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	134,088,185	-123,802
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	134,088,185	-123,802
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	134,088,185	-123,802
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-123,802



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

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

**Life: OIF - Participating**

**Reporting Cycle: 2009 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: 2009 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: 2009 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: 2009 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 1F(a) - AGEING OF OUTSTANDING PREMIUMS AND  
AGENTS' BALANCES OF DIRECT LIFE INSURER**

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

**Life: SIF - Participating**

**Reporting Cycle: 2009 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	8,899,178
Above 3 months but not exceeding 6 months	3	23,265
Above 6 months but not exceeding 12 months	4	7,820
Above 12 months	5	0
Gross total (2 to 5)	6	8,930,263
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	8,930,263
<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	8,930,263

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: 2009 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: 2009 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	677,477
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	348
Above 12 months	5	0
Gross total (2 to 5)	6	677,825
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	677,825
<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	677,825

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: 2009 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
<b>Total outstanding premiums and agents' balances in respect of direct business (6 - 7)</b>	<b>8</b>	<b>0</b>
<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
<b>Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)</b>	<b>16</b>	<b>0</b>
<b>Total (8 + 16) = Row 8 of Form 1</b>	<b>17</b>	<b>0</b>

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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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	1,802,546
Above 1 year but not exceeding 2 years	4	-148,408
Above 2 years	5	0
Total (3 to 5)	6	1,654,138
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	1,654,138

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

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

**Reporting Cycle: 2009 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: 2009 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	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: 2009 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: 2009 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	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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 12**

**Life: SIF - 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	595,987
Balances due from other insurance funds established and maintained under the Act	3	393,875
Total (1 to 3) = Row 13 of Form 1	4	989,862

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - 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	1,541,360
Balances due from other insurance funds established and maintained under the Act	3	3,485,996
Total (1 to 3) = Row 13 of Form 1	4	5,027,356

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

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

**Reporting Cycle: 2009 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: 2009 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: 2009 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: 2009 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	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: 2009 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	0
Total (1 to 3) = Row 13 of Form 1	4	0



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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MISCELLANEOUS A/C RECEIVABLES	1	1,757,975
Total = Row 14 of Form 1	26	1,757,975

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MISCELLANEOUS A/C RECEIVABLES	1	2,904,103
Total = Row 14 of Form 1	26	2,904,103

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
OUTSTANDING SALES RECEIVABLES	1	2,918,715
FUND INVESTED SUMMARY	2	147,813
Total = Row 14 of Form 1	26	3,066,528

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	2,471,231,309
Balance in the surplus account	2	8,661,878
Other liabilities	3	123,371,205
Policy assets (1 - 2 - 3)	4	2,339,198,226
Sum of liability in respect of each policy of the participating fund	5	2,339,198,226
Minimum condition liability	6	1,193,963,460
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	2,339,198,226

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Participating**

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

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	420,081
Balances due to overseas branches / related corporations	2	1,097,923
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	1,518,004



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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	648,467
Balances due to overseas branches / related corporations	2	29,175
Balances due to other insurance funds established and maintained under the Act	3	393,875
Total (1 to 3) = Row 22 of Form 1	4	1,071,517

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

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

**Reporting Cycle: 2009 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	3,485,996
Total (1 to 3) = Row 22 of Form 1	4	3,485,996

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Participating**

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

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

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

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

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

**Reporting Cycle: 2009 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	0
Total (1 to 3) = Row 22 of Form 1	4	0

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
ACCRUED EXPENSES	1	1,029,561
PREPAID PREMIUM	2	38,930,166
PREMIUM CLEARING	3	6,872,637
AGENT BALANCES - NET	4	3,945,853
Total = Row 23 of Form 1	26	50,778,217



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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
ACCRUED EXPENSES	1	1,309,299
PREPAID PREMIUM	2	114,033
AGENT BALANCES - NET	3	5,173,525
PROVISION FOR TAX	4	12,148,381
Total = Row 23 of Form 1	26	18,745,238

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
ACCRUED EXPENSES	1	116,549
Total = Row 23 of Form 1	26	116,549

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Participating**

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

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

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

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	7,736,137
Net income	2	8,661,820
Transfer (to) from head office / shareholders fund	3	-7,736,079
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	8,661,878



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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	59,549,092
Net income	2	17,046,147
Transfer (to) from head office / shareholders fund	3	502,843
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	77,098,082

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	96,881
Net income	2	0
Transfer (to) from head office / shareholders fund	3	-96,881
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: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	532,850
Net income	2	-36,488
Transfer (to) from head office / shareholders fund	3	-496,362
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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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

**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: 2009 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

**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: 2009 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

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

**Amount**

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

0

and discount rate used

0

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

0

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

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

**Reporting Cycle 2009 12**

(A) In the annual financial statements, the Company had recognised a deferred tax liability of S\$198m in relation to the future distributable Par Fund surplus. This deferred tax liability is included in the policy liabilities in the MAS returns per the directive from the Authority.

(B) PAR FUND

Total Gross Allocation: \$86,618,204

Allocation to Shareholders:

Gross Allocation: \$8,661,820

Tax on Allocation: \$0

Net Allocation: \$8,661,820

Allocation to Policyholders:

Gross Allocation: \$77,956,384

Tax on Allocation: \$0

Net Allocation: \$77,956,384



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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	271,340,564
Less: Outward reinsurance premiums	2B	2	4,440,087
Investment revenue	2C	3	344,678,011
Less: Investment expenses		4	3,319,557
Other income	2D	5	632,931
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>608,891,862</b>
Gross claims settled	2E	7	163,893,164
Less: Reinsurance recoveries		8	6,935,135
Management expenses	2F	9	14,674,867
Distribution expenses	2G	10	42,739,942
Increase (decrease) in net policy liabilities	2H	11	383,114,228
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(208,232)
Other expenses	2I	14	2,951,208
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>600,230,042</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>8,661,820</b>

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	81,272,596
Less: Outward reinsurance premiums	2B	2	8,765,437
Investment revenue	2C	3	(122,128)
Less: Investment expenses		4	433,479
Other income	2D	5	35,780,206
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>107,731,758</b>
Gross claims settled	2E	7	17,190,551
Less: Reinsurance recoveries		8	2,073,791
Management expenses	2F	9	12,975,146
Distribution expenses	2G	10	59,127,658
Increase (decrease) in net policy liabilities	2H	11	(4,128,262)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	5,076,882
Other expenses	2I	14	2,517,427
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>90,685,611</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>17,046,147</b>

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	185,979,932
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	542,942,521
Less: Investment expenses		4	5,970,400
Other income	2D	5	1,219
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>722,953,272</b>
Gross claims settled	2E	7	160,559,377
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	65,671
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	553,935,904
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	8,392,320
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>722,953,272</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: 2009 12**

**Life: OIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	616
Investment revenue	2C	3	100,920
Less: Investment expenses		4	4,296
Other income	2D	5	29,239
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>125,247</b>
Gross claims settled	2E	7	204,012
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	834
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	(79,752)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(32)
Other expenses	2I	14	185
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>125,247</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: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	164,876
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	2,477
Other income	2D	5	124,959
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>287,358</b>
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	31,065
Distribution expenses	2G	10	285,289
Increase (decrease) in net policy liabilities	2H	11	1,300
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(3,812)
Other expenses	2I	14	10,004
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>323,846</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>(36,488)</b>

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,707,183
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	1,392,120
Less: Investment expenses		4	57,979
Other income	2D	5	0
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>4,041,324</b>
Gross claims settled	2E	7	52,658
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	296
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	3,850,732
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	137,638
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>4,041,324</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: 2009 12**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	2,509,305
Regular premiums - new business	2	52,694,594
Regular premiums - renewal business	3	216,136,665
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	271,340,564
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	271,340,564

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	1,783,945
Regular premiums - new business	2	21,651,931
Regular premiums - renewal business	3	57,836,720
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	81,272,596
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	81,272,596

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	148,921,776
Regular premiums - new business	2	3,072,433
Regular premiums - renewal business	3	33,985,723
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	185,979,932
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	185,979,932

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

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

**Reporting Cycle: 2009 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: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	111,786
Regular premiums - renewal business	3	53,090
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	164,876
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	164,876

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	2,634,040
Regular premiums - new business	2	16,833
Regular premiums - renewal business	3	56,310
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	2,707,183
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	2,707,183



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

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

**Reporting Cycle: 2009 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	4,440,087
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	4,440,087

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

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

**Reporting Cycle: 2009 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: 2009 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	8,765,437
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	8,765,437

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

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

**Reporting Cycle: 2009 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: 2009 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	616
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	616

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

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

**Reporting Cycle: 2009 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: 2009 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: 2009 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: 2009 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	25,973,267	-35,530,048	375,615,152	366,058,371
Debt securities	2	49,476,893	14,470,473	-90,260,874	-26,313,508
Land and Buildings	3	0	0	0	0
Loans	4	3,930,071	0	0	3,930,071
Cash and deposits	5	-51,620	0	0	-51,620
Other invested assets	6	-312,426	128,218	1,238,905	1,054,697
<b>Total (1 to 6) = Row 3 of Form 2</b>	<b>7</b>				<b>344,678,011</b>

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

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

**Reporting Cycle: 2009 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: 2009 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	3,717,143	304,515	-4,158,747	-137,089
Land and Buildings	3	0	0	0	0
Loans	4	-14,164	0	0	-14,164
Cash and deposits	5	16,183	0	12,388	28,571
Other invested assets	6	554	0	0	554
Total (1 to 6) = Row 3 of Form 2	7				-122,128

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

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

**Reporting Cycle: 2009 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	537,378,795	537,378,795
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	5,563,726	5,563,726
Total (1 to 6) = Row 3 of Form 2	7				542,942,521

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

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

**Reporting Cycle: 2009 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	83,430	11,059	-65,429	29,060
Land and Buildings	3	0	0	0	0
Loans	4	8,223	0	0	8,223
Cash and deposits	5	63,637	0	0	63,637
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				100,920

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

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

**Reporting Cycle: 2009 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: 2009 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	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: 2009 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	-1	1,213,811	1,213,810
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	178,310	178,310
Total (1 to 6) = Row 3 of Form 2	7				1,392,120



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

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

**Reporting Cycle: 2009 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: 2009 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: 2009 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	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: 2009 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: 2009 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: 2009 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: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
EXPERIENCE REFUND	1	596,810
OTHER INCOME	2	36,121
Total = Row 5 of Form 2	26	632,931

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MORTALITY FEES AND CHARGES	1	10,146,129
MANAGEMENT FEES INCOME	2	19,618,166
FOREIGN CURRENCY TRANSLATION GAINS	3	136,582
EXPERIENCE REFUND	4	919,363
OTHERS	5	4,959,966
Total = Row 5 of Form 2	26	35,780,206

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
FOREIGN CURRENCY TRANSLATION GAIN	1	1,219
Total = Row 5 of Form 2	26	1,219

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
FOREIGN CURRENCY TRANSLATION GAINS	1	29,239
Total = Row 5 of Form 2	26	29,239

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
MORTALITY FEES AND CHARGES	1	15,608
MANAGEMENT FEE INCOME	2	102,710
FOREIGN CURRENCY GAINS	3	4,019
OTHER INCOME	4	2,622
Total = Row 5 of Form 2	26	124,959

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Investment-Linked**

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

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	13,655,488
Accident and health benefits other than total permanent disability and critical illness	2	1,785,338
Maturity / anticipated endowment	3	106,749,507
Surrenders	4	40,946,602
Annuities	5	0
Cash bonuses	6	72,476
Others	7	683,753
Total (1 to 7) = Row 7 of Form 2	8	163,893,164

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	4,136,162
Accident and health benefits other than total permanent disability and critical illness	2	1,526,140
Maturity / anticipated endowment	3	3,111,213
Surrenders	4	6,756,025
Annuities	5	0
Cash bonuses	6	-1,352
Others	7	1,662,363
Total (1 to 7) = Row 7 of Form 2	8	17,190,551

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	1,831,152
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	158,728,225
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	160,559,377

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	-45
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	204,057
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	204,012

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

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

**Reporting Cycle: 2009 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: 2009 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	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: 2009 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	52,658
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	52,658

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	9,686,464
Office rent	2	2,087,825
Head office / parent company expenses	3	994,258
Directors' fees	4	58,694
Audit fees	5	95,346
Managing agent's fees	6	0
Repairs and maintenance	7	234,879
Public utilities	8	224,733
Printing, stationery and periodicals	9	509,872
Postage, telephone and telex charges	10	311,650
Computer charges	11	189,698
Hire of office equipment	12	39,473
Licence and association fees	13	122,688
Advertising and subscriptions	14	27,672
Entertainment	15	38,295
Travelling expenses	16	53,320
Total = Row 9 of Form 2	27	14,674,867

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	8,404,624
Office rent	2	1,920,102
Head office / parent company expenses	3	842,411
Directors' fees	4	56,066
Audit fees	5	79,567
Managing agent's fees	6	0
Repairs and maintenance	7	200,347
Public utilities	8	204,985
Printing, stationery and periodicals	9	523,266
Postage, telephone and telex charges	10	320,262
Computer charges	11	159,431
Hire of office equipment	12	34,668
Licence and association fees	13	115,187
Advertising and subscriptions	14	33,498
Entertainment	15	34,102
Travelling expenses	16	46,630
Total = Row 9 of Form 2	27	12,975,146

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

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

**Reporting Cycle: 2009 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	65,671
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	65,671

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	625
Office rent	2	48
Head office / parent company expenses	3	78
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	8
Public utilities	8	7
Printing, stationery and periodicals	9	15
Postage, telephone and telex charges	10	53
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>834</b>

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	20,105
Office rent	2	5,159
Head office / parent company expenses	3	1,764
Directors' fees	4	203
Audit fees	5	280
Managing agent's fees	6	0
Repairs and maintenance	7	277
Public utilities	8	559
Printing, stationery and periodicals	9	1,250
Postage, telephone and telex charges	10	759
Computer charges	11	255
Hire of office equipment	12	81
Licence and association fees	13	168
Advertising and subscriptions	14	86
Entertainment	15	53
Travelling expenses	16	66
Total = Row 9 of Form 2	27	31,065

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

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

**Reporting Cycle: 2009 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	296
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	296

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	55,727
First period commissions - regular premium	2	12,828,388
Renewal commissions	3	10,868,844
Group business:		
Commissions	4	0
Overriding commissions	5	11,338,158
Production and other bonuses	6	4,614,725
Trailer fees	7	0
Cost of benefits and services	8	1,600,573
Other cash payments	9	1,433,527
Total distribution cost excluding reinsurance commissions (1 to 9)	10	42,739,942
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	42,739,942

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	3,060,289
First period commissions - regular premium	2	11,771,376
Renewal commissions	3	22,931,206
Group business:		
Commissions	4	0
Overriding commissions	5	8,511,144
Production and other bonuses	6	7,877,730
Trailer fees	7	234,701
Cost of benefits and services	8	2,013,912
Other cash payments	9	2,727,300
Total distribution cost excluding reinsurance commissions (1 to 9)	10	59,127,658
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	59,127,658

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Participating**

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

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	66,148
First period commissions - regular premium	2	61,863
Renewal commissions	3	36,902
Group business:		
Commissions	4	0
Overriding commissions	5	75,867
Production and other bonuses	6	23,876
Trailer fees	7	4,624
Cost of benefits and services	8	8,989
Other cash payments	9	7,020
Total distribution cost excluding reinsurance commissions (1 to 9)	10	285,289
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	285,289

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	2,339,198,226
Net policy liabilities at beginning of period	2	1,956,083,998
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	383,114,228

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Net policy liabilities at end of period	1	71,087,077
Net policy liabilities at beginning of period	2	75,215,339
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-4,128,262

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Net policy liabilities at end of period	1	1,822,834,402
Net policy liabilities at beginning of period	2	1,268,898,498
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	553,935,904

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Participating**

Description	Row No.	Amount
Net policy liabilities at end of period	1	3,147,187
Net policy liabilities at beginning of period	2	3,226,939
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-79,752

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Non-Participating**

Description	Row No.	Amount
Net policy liabilities at end of period	1	44,689
Net policy liabilities at beginning of period	2	43,389
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	1,300

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Investment-Linked**

Description	Row No.	Amount
Net policy liabilities at end of period	1	10,909,339
Net policy liabilities at beginning of period	2	7,058,607
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	3,850,732

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
DEPRECIATION OF FIXED ASSETS	1	1,876,380
CONSULTANT FEE	2	77,299
BANK CHARGES	3	277,590
MEDICAL REPORT FEE	4	190,070
GST	5	370,104
LEGAL	6	59,982
FOREIGN CURRENCY TRANSLATION LOSSES	7	29,239
OTHERS	8	70,544
Total = Row 14 of Form 2	26	2,951,208

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
DEPRECIATION OF FIXED ASSETS	1	1,613,974
CONSULTANT FEE	2	77,757
BANK CHARGES	3	147,069
MEDICAL REPORT FEE	4	72,199
GST	5	282,075
LEGAL	6	58,051
OTHERS	7	266,302
Total = Row 14 of Form 2	26	2,517,427



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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
BID OFFER CHARGE N POLICY FEES	1	8,392,320
Total = Row 14 of Form 2	26	8,392,320

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
DEPRECIATION OF FIXED ASSETS	1	121
CONSULTANT FEE	2	4
BANK CHARGES	3	26
GST	4	27
LEGAL	5	6
OTHERS	6	1
Total = Row 14 of Form 2	26	185

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
DEPRECIATION OF FIXED ASSETS	1	3,398
CONSULTANT FEE	2	86
BANK CHARGES	3	1,667
MEDICAL REPORT FEE	4	-56
GST	5	639
LEGAL	6	142
OTHER EXPENSES	7	4,128
Total = Row 14 of Form 2	26	10,004

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
BID OFFER CHARGES AND POLICY FEES	1	137,638
Total = Row 14 of Form 2	26	137,638

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	8,661,820
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	8,661,820

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: OIF - Participating**

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

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

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

**Reporting Cycle: 2009 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: 2009 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: 2009 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	1,007,835	17	2,038,050	15,322,619	6,532	512,773,683
Endowment	2	2,028,450	37	2,028,450	39,647,800	4,397	231,730,680
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>3,036,285</b>	<b>54</b>	<b>4,066,500</b>	<b>54,970,419</b>	<b>10,929</b>	<b>744,504,363</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		33	1,135,274	356,259	125	7,557,279
Maturity	10		1,070	41,412,221	1,810,802	477	17,745,528
Expiry	11		1	39,289	11,520	0	447,401
Surrender	12		520	22,016,308	3,439,066	2,028	82,073,640
Forfeiture	13		1	6,250	5,670,001	2,544	139,988,622
Net transfers	14		0	0	0	(29)	(3,011,957)
Others	15		48	4,374,546	4,780,097	392	35,899,929
<b>Total (9 to 15)</b>	<b>16</b>		<b>1,673</b>	<b>68,983,888</b>	<b>16,067,745</b>	<b>5,537</b>	<b>280,700,442</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		1,406	161,831,655	128,955,420	76,146	4,578,523,443
Endowment	19		22,338	731,362,730	143,567,572	39,743	1,381,972,761
Term	20		0	0	81,911	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	373,473	0	0
<b>Total (18 to 23)</b>	<b>24</b>		<b>23,744</b>	<b>893,194,385</b>	<b>272,978,376</b>	<b>115,889</b>	<b>5,960,496,204</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: 2009 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: 2009 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	697,700	0	697,700	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	1,664,432	2,587	809,807,407
Accident	4	0	0	0	39,525	0	0
Health	5	0	0	0	619,630	1,437	0
Others	6	1,514,373	0	1,514,373	1,165,420	0	79,985,155
<b>Total (1 to 6)</b>	<b>7</b>	<b>2,212,073</b>	<b>0</b>	<b>2,212,073</b>	<b>3,489,007</b>	<b>4,024</b>	<b>889,792,562</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		3	44,525	42,925	15	4,151,349
Maturity	10		44	8,400,632	22,449	1	270,900
Expiry	11		13	4,997,345	1,254,220	1,817	415,062,778
Surrender	12		45	1,360,163	241,434	68	17,265,738
Forfeiture	13		0	8,973	1,182,020	1,288	35,604,693
Net transfers	14		0	(5,000)	(43,501)	(16)	(5,870,000)
Others	15		(108)	(8,968,490)	89,597	105	31,310,844
<b>Total (9 to 15)</b>	<b>16</b>		<b>(3)</b>	<b>5,838,148</b>	<b>2,789,144</b>	<b>3,278</b>	<b>497,796,302</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		123	2,701,208	2,001,586	851	36,851,000
Endowment	19		646	16,454,126	1,245,175	743	29,633,410
Term	20		217	34,992,722	14,057,070	14,694	4,372,230,732
Accident	21		0	0	767,090	0	0
Health	22		0	0	4,237,889	7,654	0
Others	23		0	1,021,206	7,386,170	367	212,374,739
<b>Total (18 to 23)</b>	<b>24</b>		<b>986</b>	<b>55,169,262</b>	<b>29,694,980</b>	<b>24,309</b>	<b>4,651,089,881</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: 2009 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	69,126,877	2,360	11,644,426	19,415,495	6,229	428,260,357
Endowment	2	10,000	0	12,500	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	278,903	0	249,308,490
<b>Total (1 to 6)</b>	<b>7</b>	<b>69,136,877</b>	<b>2,360</b>	<b>11,656,926</b>	<b>19,694,398</b>	<b>6,229</b>	<b>677,568,847</b>
Annuities only	8	78,547,183	712	75,963,459	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		78	1,235,828	98,639	12	1,475,400
Maturity	10		208	4,419,657	0	0	0
Expiry	11		0	0	37	0	35,000
Surrender	12		4,617	41,417,601	4,078,975	1,154	88,864,780
Forfeiture	13		1	6,500	3,358,153	1,473	160,088,250
Net transfers	14		(153)	(869,904)	(555,938)	(96)	(10,817,055)
Others	15		9	6,280,990	3,837,152	115	(36,635,183)
<b>Total (9 to 15)</b>	<b>16</b>		<b>4,760</b>	<b>52,490,672</b>	<b>10,817,018</b>	<b>2,658</b>	<b>203,011,192</b>
Annuities only	17		74	9,665,340	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		68,278	466,145,395	83,777,856	33,057	2,619,745,886
Endowment	19		10,210	161,161,984	1,061,893	474	10,399,767
Term	20		0	0	17,558	0	24,248,779
Accident	21		0	0	48,054	0	0
Health	22		0	0	9,048	0	0
Others	23		0	0	2,288,976	0	1,328,063,390
<b>Total (18 to 23)</b>	<b>24</b>		<b>78,488</b>	<b>627,307,379</b>	<b>87,203,385</b>	<b>33,531</b>	<b>3,982,457,822</b>
Annuities only (last period's 25 + 8 -17)	25		2,934	292,723,028	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: 2009 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	3	213,000
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	29	3,011,957
Others	15		0	0	0	0	(32,600)
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>32</b>	<b>3,192,357</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 - Participating 2**

**Reporting Cycle: 2009 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: 2009 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	2,638	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	1,257	2	500,000
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	654	1	0
Others	6	0	0	0	226	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,775</b>	<b>3</b>	<b>500,000</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	364	1	200,000
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	1,181	1	0
Net transfers	14		0	5,000	43,127	16	5,870,000
Others	15		0	0	0	1	0
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>5,000</b>	<b>44,672</b>	<b>19</b>	<b>6,070,000</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	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 - Investment-Linked**

**Reporting Cycle: 2009 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	58,500	2	585	48,955	11	844,000
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	289	0	0
<b>Total (1 to 6)</b>	<b>7</b>	<b>58,500</b>	<b>2</b>	<b>585</b>	<b>49,244</b>	<b>11</b>	<b>844,000</b>
Annuities only	8	2,570,714	17	2,570,714	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	323	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		1	100	1,587	1	10,000
Forfeiture	13		0	0	5,083	3	190,000
Net transfers	14		153	869,904	555,938	96	10,817,055
Others	15		0	300	2,058	0	70,845
<b>Total (9 to 15)</b>	<b>16</b>		<b>154</b>	<b>870,304</b>	<b>564,989</b>	<b>100</b>	<b>11,087,900</b>
Annuities only	17		54	9,154,289	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: NOTES TO FORM 3

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Life: SIF - Participating

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

Terminations and Transfers	Single Premium	Regular Premium
ENDORSEMENTS		2,899,416
FREELook CANCELLATIONS		1,877,118
CONVERSION TO PERMANENT PLAN		3,563
Total		4,780,097

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

Business in Force	Single Premium	Regular Premium
DISABILITY RIDERS		373,473
Total		373,473

**ANNUAL RETURN: NOTES TO FORM 3**

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

**Reporting Cycle: 2009 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	1,514,373	1,165,420
Total	1,514,373	1,165,420

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

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
ENDORSEMENTS		-2,616
FREELook CANCELLATIONS		41,295
CONVERSION TO PERMANENT PLAN		50,918
Total		89,597

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

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
RIDERS		7,386,170
Total		7,386,170

ANNUAL RETURN: NOTES TO FORM 3

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Life: SIF - Investment-Linked

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

New Business	Single Premium	Regular Premium
RIDERS	0	278,903
Total	0	278,903

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

Terminations and Transfers	Single Premium	Regular Premium
ENDORSEMENTS		3,362,185
FREELook CANCELLATIONS		474,967
Total		3,837,152

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

Business in Force	Single Premium	Regular Premium
RIDERS		2,288,976
Total		2,288,976

ANNUAL RETURN: NOTES TO FORM 3

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Life: OIF - Non-Participating

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

New Business	Single Premium	Regular Premium
RIDERS	0	226
Total	0	226

ANNUAL RETURN: NOTES TO FORM 3

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Life: OIF - Investment-Linked

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

New Business	Single Premium	Regular Premium
RIDERS	0	289
Total	0	289

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

Terminations and Transfers	Single Premium	Regular Premium
ENDORSEMENTS		2,058
Total		2,058

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

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

**Reporting Cycle: 2009 12**

ADJ - "OTHERS"				
ULRP	Reclass of single premium top ups from RP to SP			(9,140,800)
ULSP	Reclass of single premium top ups from RP to SP			9,140,800
PARRP	Exclusion of premiums for fully paid up policies			4,146,069
NPRP	Exclusion of premiums for fully paid up policies			98,693
ULRP	Exclusion of premiums for fully paid up policies			546,081
Adj-inforce bal as at Q2 thru endorsements				
-Q309-others				
PAR(ONSHORE) Qtr3:				
Biz In Force:	No Pol	Amt Insured	SP	RP
SP prior Change	24599	926248391	663636163	-
SP Post Change	24543	922325797	663636160	-
RP prior Change	113197	5720353121	-	256162354
RP Post Change	113197	5720253158	-	257075384
NPAR(ONSHORE) QTR3				
SP Prior Change	945	57743353	10176396	-
SP Post Change	997	60717305	9974519	-
RP Prior Change	23870	4429195606	-	29383919
RP Post Change	23870	4429715694	-	29594434
UL(ONSHORE) Qtr3				
SP Prior Change	79833	649147855	1324546529	-
SP Post Change	79832	649206039	1324713691	-
RP prior Change	31790	3744252832	-	84403952
RP Post Change	31790	3795294793	-	90292032

**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: 2009 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: 2009 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: 2009 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	11,479	20,330,581	0	524,008
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	0	146	22,000,216		18,738
Death, total permanent disability, critical illness	10	0	47	364,654		131,275
Others	11	0	28,250	142,980,171		1,490,384
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>28,443</b>	<b>165,345,041</b>		<b>1,640,397</b>
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	3	235,737	435,806,648		18,258,273
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>235,737</b>	<b>435,806,648</b>		<b>18,258,273</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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Life: SIF - Non-Participating

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

Terminations and Transfers	Single Premium	Regular Premium
Endorsements		1,490,384
Total		1,490,384



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

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

**Reporting Cycle: 2009 12**

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	25,140,882	0	2,295,218	0	867,529	0	0	0	28,303,629	0
Reinsurance ceded	2	0	0	4,394,931	0	940,370	0	180,717	0	0	0	5,516,018	0
Net premiums written (1 - 2)	3	0	0	20,745,951	0	1,354,848	0	686,812	0	0	0	22,787,611	0
Premium liabilities at beginning of period	4	0	0	58,356,805	0	607,629	0	128,467	0	0	0	59,092,901	0
Premium liabilities at end of period	5	0	0	79,386,458	0	840,914	0	173,367	0	0	0	80,400,739	0
Premiums earned during the period (3 + 4 - 5)	6	0	0	-283,702	0	1,121,563	0	641,912	0	0	0	1,479,773	0
<b>B. CLAIMS</b>													
Gross claims settled	7	0	0	8,468,427	0	714,342	0	19,685	0	0	0	9,202,454	0
Reinsurance recoveries	8	0	0	4,766,259	0	93,069	0	9,005	0	0	0	4,868,333	0
Net claims settled (7 - 8)	9	0	0	3,702,168	0	621,273	0	10,680	0	0	0	4,334,121	0
Claims liabilities at end of period	10	0	0	665,564	0	140,507	0	0	0	0	0	806,071	0
Claims liabilities at beginning of period	11	0	0	702,799	0	132,065	0	0	0	0	0	834,864	0
Net claims incurred (9 + 10 - 11)	12	0	0	3,664,933	0	629,715	0	10,680	0	0	0	4,305,328	0
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	0	0	675,694	0	167,206	0	55,246	0	0	0	898,146	0
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	0	0	4,289,639	0	139,510	0	50,718	0	0	0	4,479,867	0
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	0	0	4,289,639	0	139,510	0	50,718	0	0	0	4,479,867	0
Other distribution expenses	17	0	0	4,893,009	0	137,177	0	57,538	0	0	0	5,087,724	0
<b>E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)</b>													
	18	0	0	-13,806,977	0	47,955	0	467,730	0	0	0	-13,291,292	0
<b>F. NET INVESTMENT INCOME</b>													
	19	0	0	9,868,538	0	-341	0	-71	0	0	0	9,868,126	0
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	0	0	-3,938,439	0	47,614	0	467,659	0	0	0	-3,423,166	0
<b>H. OTHERS</b>													
Number of policies in force	21	0	0	0	0	189	0	0	0	0	0	189	0
Number of lives covered under policies in force	22	0	0	104,251	0	24,728	0	6,692	0	0	0	135,671	0
Number of claims registered	23	0	0	195	0	31	0	31	0	0	0	257	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	4,231,298	0	0	0	0	0	0	0	0	0	4,231,298	0
Reinsurance ceded	2	1,330,772	0	0	0	0	0	0	0	0	0	1,330,772	0
Net premiums written (1 - 2)	3	2,900,526	0	0	0	0	0	0	0	0	0	2,900,526	0
Premium liabilities at beginning of period	4	1,436,639	0	0	0	0	0	0	0	0	0	1,436,639	0
Premium liabilities at end of period	5	2,134,148	0	0	0	0	0	0	0	0	0	2,134,148	0
Premiums earned during the period (3 + 4 - 5)	6	2,203,017	0	0	0	0	0	0	0	0	0	2,203,017	0
<b>B. CLAIMS</b>													
Gross claims settled	7	1,557,713	0	0	0	0	0	0	0	0	0	1,557,713	0
Reinsurance recoveries	8	1,176,627	0	0	0	0	0	0	0	0	0	1,176,627	0
Net claims settled (7 - 8)	9	381,086	0	0	0	0	0	0	0	0	0	381,086	0
Claims liabilities at end of period	10	340,664	0	0	0	0	0	0	0	0	0	340,664	0
Claims liabilities at beginning of period	11	332,581	0	0	0	0	0	0	0	0	0	332,581	0
Net claims incurred (9 + 10 - 11)	12	389,169	0	0	0	0	0	0	0	0	0	389,169	0
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	951,011	0	0	0	0	0	0	0	0	0	951,011	0
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	758,968	0	0	0	0	0	0	0	0	0	758,968	0
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	758,968	0	0	0	0	0	0	0	0	0	758,968	0
Other distribution expenses	17	474,510	0	0	0	0	0	0	0	0	0	474,510	0
<b>E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)</b>													
	18	-370,641	0	0	0	0	0	0	0	0	0	-370,641	0
<b>F. NET INVESTMENT INCOME</b>													
	19	-834	0	0	0	0	0	0	0	0	0	-834	0
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	-371,475	0	0	0	0	0	0	0	0	0	-371,475	0
<b>H. OTHERS</b>													
Number of policies in force	21	7,654	0	0	0	0	0	0	0	0	0	7,654	0
Number of lives covered under policies in force	22	10,759	0	0	0	0	0	0	0	0	0	10,759	0
Number of claims registered	23	590	0	0	0	0	0	0	0	0	0	590	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: 2009 12**

Empty reporting area box.

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

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

**Reporting Cycle: 2009 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	2,694,569,728	0	0	0	5,870,144	2,700,439,872
Debt securities	2	1,624,147,629	0	0	0	35,837,180	1,659,984,809
Land and buildings	3	0	0	0	0	0	0
Loans	4	60,203,373	0	0	0	61,121	60,264,494
Cash and deposits	5	68,229,640	0	0	0	10,410,666	78,640,306
Other invested assets	6	-7,673,556	0	0	0	0	-7,673,556
Investment income due or accrued	7	1,747,772	0	0	0	0	1,747,772
Outstanding premiums and agents' balances	8	9,608,088	0	0	0	2,777,974	12,386,062
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	1,654,138	0	0	0	0	1,654,138
Income tax recoverables	11	11,779,936	0	0	0	14,995	11,794,931
Fixed assets	12	0	0	0	0	5,067,861	5,067,861
Inter-fund balances and intra-group balances (due from)	13	6,017,218	0	0	0	2,775,797	8,793,015
Other assets	14	7,728,606	0	0	0	14,287,286	22,015,892
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>4,478,012,572</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>77,103,024</b>	<b>4,555,115,596</b>
<b>LIABILITIES</b>							
Policy liabilities	16	4,233,119,705	0	0	0		4,233,119,705
Other liabilities							
Outstanding claims	17	81,628,815	0	0	0	0	81,628,815
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	1,788,571	0	0	0	0	1,788,571
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	6,075,517	0	0	0	416,198	6,491,715
Others	23	69,640,004	0	0	0	13,065,905	82,705,909
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>4,392,252,612</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13,482,103</b>	<b>4,405,734,715</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>85,759,960</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63,620,921</b>	<b>149,380,881</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							
Paid-up capital	26					105,254,400	105,254,400
Reserves:							
Unappropriated profits (losses)	27					-42,846,172	-42,846,172
Other reserves	28					1,212,693	1,212,693
Surplus	29	85,759,960	0	0	0		85,759,960
<b>Total (26 to 29)</b>	<b>30</b>	<b>85,759,960</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>63,620,921</b>	<b>149,380,881</b>

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

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

**Reporting Cycle: 2009 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	105,254,400	971,908	-52,443,588	53,782,720
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	240,785	0	240,785
Net profit for the period	4	0	0	1,770,913	1,770,913
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	7,826,503	7,826,503
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>1,212,693</b>	<b>-42,846,172</b>	<b>63,620,921</b>

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

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

**Reporting Cycle: 2009 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: 2009 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

1522L MANULIFE (SINGAPORE) PTE. L

Reporting Cycle: 2009 12

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
EMPLOYEE BENEFIT RESERVES	1	1,212,693

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

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

**Reporting Cycle: 2009 12**

NIL

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

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

**Reporting Cycle: 2009 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	541,465,151	0	0	0		541,465,151
Less: Outward reinsurance premiums	2	13,206,140	0	0	0		13,206,140
Investment revenue	3	888,991,444	0	0	0	2,068,590	891,060,034
Less: Investment expenses	4	9,788,188	0	0	0	44,554	9,832,742
Other income	5	36,568,554	0	0	0	312,290	36,880,844
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>1,444,030,821</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,336,326</b>	<b>1,446,367,147</b>
Gross claims settled	7	341,899,762	0	0	0		341,899,762
Less: Reinsurance recoveries	8	9,008,926	0	0	0		9,008,926
Management expenses	9	27,747,879	0	0	0	0	27,747,879
Distribution expenses	10	102,152,889	0	0	0	0	102,152,889
Increase (decrease) in net policy liabilities	11	936,694,150	0	0	0		936,694,150
Provision for doubtful debts / bad debts written off on receivables	12	0	0	0	0	0	0
Taxation expenses	13	4,864,806	0	0	0	18,619	4,883,425
Other expenses	14	14,008,782	0	0	0	546,794	14,555,576
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>1,418,359,342</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>565,413</b>	<b>1,418,924,755</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>25,671,479</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,770,913</b>	<b>27,442,392</b>

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

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

**Reporting Cycle: 2009 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: 2009 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	1,406	161,831,655	0	51,951,390	467,962	0	24,143,933	0	76,563,285
- Regular Premium	2	76,146	4,578,523,443	128,955,420	925,085,873	113,136,936	1,209,387,520	1,142,874,230	12,995,790	984,705,309
Endowment										
- Single Premium	3	22,338	731,362,730	0	481,474,287	4,729,397	0	184,629,356	0	670,833,040
- Regular Premium	4	39,743	1,381,972,761	143,567,572	840,398,025	36,727,272	787,149,306	513,060,748	2,861,380	605,898,119
Term	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	81,911	1,001,727	291,917	2,607,223	566,043	890,335	142,799
Annuity	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	373,473	986,193	0	0	69,481	0	1,055,674
Sub total (1 to 8)	9	139,633	6,853,690,589	272,978,376	2,300,897,495	155,353,484	1,999,144,049	1,865,343,791	16,747,505	2,339,198,226
<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	139,633	6,853,690,589	272,978,376	2,300,897,495	155,353,484	1,999,144,049	1,865,343,791	16,747,505	2,339,198,226

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: 2009 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	1,406	161,831,655	0	67,680,882	590,527	0	2,742,514	0	71,013,923
- Regular Premium	2	76,146	4,578,523,443	128,955,420	1,287,346,617	141,286,413	1,477,896,206	194,859,878	135,027,990	280,624,692
Endowment										
- Single Premium	3	22,338	731,362,730	0	567,593,048	5,633,750	0	3,012,703	0	576,239,501
- Regular Premium	4	39,743	1,381,972,761	143,567,572	1,013,245,324	42,371,795	910,443,362	23,234,034	96,617,942	265,025,733
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	81,911	1,213,940	328,645	3,045,469	550,283	996,104	43,503
Others	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	373,473	979,393	0	0	36,715	0	1,016,108
Sub total (1 to 8)	9	139,633	6,853,690,589	272,978,376	2,938,059,204	190,211,130	2,391,385,037	224,436,127	232,642,036	1,193,963,460
<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	139,633	6,853,690,589	272,978,376	2,938,059,204	190,211,130	2,391,385,037	224,436,127	232,642,036	1,193,963,460

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: 2009 12

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

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



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: Offshore Insurance Fund

Reporting Cycle: 2009 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	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	0	0	0	0	0	0	0	0	0
<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
Sub total (10 to 17)	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	0	0	0	0	0	0	0	0	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	123	2,701,208	0	5,663,119	52,495,423	123,704,501	14,718,424	54,620,637	3,793,102
- Regular Premium	2	851	36,851,000	2,001,586	87,349,693	84,455,267	242,613,251	37,371,219	46,823,538	13,386,466
Endowment										
- Single Premium	3	646	16,454,126	0	15,691,218	6,405,519	17,983,850	1,769,978	9,760,206	15,643,071
- Regular Premium	4	743	29,633,410	1,245,175	17,587,562	1,782,463	11,995,327	698,141	777,485	8,850,324
Term										
Accident and Health	5	14,911	4,407,223,454	14,057,070	77,596,905	20,231,658	149,788,110	62,015,918	12,440,596	22,496,967
Annuity	6	7,654	0	5,004,979	2,035,013	0	0	814,005	0	2,849,018
Others	7	0	0	0	0	0	0	0	0	0
Total (1 to 8)	8	367	213,395,945	7,386,170	3,681,374	8,501	138,844	441,651	75,447	4,068,129
	9	25,295	4,706,259,143	29,694,980	209,604,884	165,378,831	546,223,883	117,829,336	124,497,909	71,087,077

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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 Premiims	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	68,278	466,145,395	0	0	0	0	0	0	0	1,217,857,587	1,217,857,587
- Regular Premium	2	33,057	2,619,745,886	83,777,856	0	0	0	0	0	0	126,715,767	126,715,767
Endowment												
- Single Premium	3	10,210	161,161,984	0	0	0	0	0	0	0	177,107,993	177,107,993
- Regular Premium	4	474	10,399,767	1,061,893	0	0	0	0	0	0	10,567,918	10,567,918
Term	5	0	24,248,779	17,558	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	57,102	0	0	0	0	0	0	0	0
Annuity	7	2,934	292,723,028	0	0	0	0	0	0	0	290,585,137	290,585,137
Others	8	0	1,328,063,390	2,288,976	0	0	0	0	0	0	0	0
Total (1 to 8)	9	114,953	4,902,488,229	87,203,385	0	0	0	0	0	0	1,822,834,402	1,822,834,402

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Life: Offshore Insurance Fund

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Life: Offshore Insurance Fund

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

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

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

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

**Reporting Cycle: 2009 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: 2009 12**

**Life: SIF - Participating**

Description	Row No.	From 01/01/2009 to 31/12/2009		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-4,002,583		-4,002,583
Mortality/Morbidity	2	-8,264,295	-11,014,054	2,749,759
Forfeiture/Surrender	3	3,512,346	1,455,331	2,057,015
Interest	4	341,455,077	116,629,730	224,825,347
Expense	5	-17,842,143	-20,419,934	2,577,791
Change in basis	6	-65,129,119		-65,129,119
Miscellaneous	7	-154,416,390	0	-154,416,390
Total (1 to 7)	8			8,661,820

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Participating 2**

Description	Row No.	From 01/01/2009 to 31/12/2009		
		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: 2009 12**

**Life: SIF - Non-Participating**

Description	Row No.	From 01/01/2009 to 31/12/2009		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-23,967,148		-23,967,148
Mortality/Morbidity	2	-12,872,401	-19,409,487	6,537,086
Forfeiture/Surrender	3	3,516,405	3,052,296	464,109
Interest	4	-558,084	306,266	-864,350
Expense	5	-13,740,817	-15,858,764	2,117,947
Change in basis	6	3,962,593		3,962,593
Miscellaneous	7	28,795,910	0	28,795,910
Total (1 to 7)	8			17,046,147

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

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

**Reporting Cycle: 2009 12**

**Life: SIF - Investment-Linked**

Description	Row No.	From 01/01/2009 to 31/12/2009		
		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: 2009 12**

**Life: OIF - Participating**

Description	Row No.	From 01/01/2009 to 31/12/2009		
		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: 2009 12**

**Life: OIF - Participating 2**

Description	Row No.	From 01/01/2009 to 31/12/2009		
		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: 2009 12**

**Life: OIF - Non-Participating**

Description	Row No.	From 01/01/2009 to 31/12/2009		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-188,670		-188,670
Mortality/Morbidity	2	0	-17,340	17,340
Forfeiture/Surrender	3	0	1,137	-1,137
Interest	4	-2,478	90	-2,568
Expense	5	-31,886	-31,921	35
Change in basis	6	361		361
Miscellaneous	7	138,151	0	138,151
Total (1 to 7)	8			-36,488

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

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

**Reporting Cycle: 2009 12**

**Life: OIF - Investment-Linked**

Description	Row No.	From 01/01/2009 to 31/12/2009		
		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: 2009 12**

NIL

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

**ACTUARIAL INVESTIGATION OF POLICY LIABILITIES**

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

**Reporting Cycle: 2009 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	2,339,198,226	0
Non-Participating Fund	71,087,077	0
Investment-Linked Fund	1,822,834,402	0

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

None



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

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

**Reporting Cycle: 2009 12**

NIL

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

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

**Reporting Cycle: 2009 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	245,343	0
Reversionary Bonus	3	55,069,601	0
Terminal Bonus	4	22,641,440	0
Total amt to policy owners (1 to 4)	5	77,956,384	0
Allocation to surplus account	6	8,661,820	0

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

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

**Reporting Cycle: 2009 12**

NIL

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

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

**Reporting Cycle: 2009 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	245,343	0
Reversionary Bonus	3	55,069,601	0
Terminal Bonus	4	22,641,440	0
Total amount to policy owners (1 to 4)	5	77,956,384	0
Allocation to surplus account	6	8,661,820	0

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

NoneNone

**ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION**

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

**Reporting Cycle: 2009 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: 2009 12

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	8,661,878
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	932,671,896
Policy liabilities - minimum condition liability	3	1,145,234,766
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	932,671,896
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	595,987
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	595,987
(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	940,737,787
<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	1,193,963,460
Minimum condition liability	17	1,193,963,460
(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	1,439,928,992
Higher of 21 or 22:	20	2,339,198,226
Sum of total risk requirement and minimum condition liability of the insurance fund	21	1,457,867,729
Policy liabilities of the insurance fund	22	2,339,198,226
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	139,794,812
(a) Specific Risk Requirement	35	69,897,406

(b) General Risk Requirement	36	69,897,406	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		121,786,432
(a) Sum of: (39 + 42)	38	-3,474,265	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	94,945,334	
Debt specific risk requirement	40	40,639,200	
Debt general risk requirement	41	54,306,134	
Liability adjustment requirement in an increasing interest rate environment	42	-98,419,599	
(b) Sum of: (44 + 47)	43	121,786,432	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-13,666,934	
Debt specific risk requirement	45	40,639,200	
Negative of debt general risk requirement	46	-54,306,134	
Liability adjustment requirement in a decreasing interest rate environment	47	135,453,366	
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		167,244
Miscellaneous Risk Requirement	52		2,155,781
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>263,904,269</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>263,904,269</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: 2009 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: 2009 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	77,098,082
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	75,556,722
<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	71,087,077
Policy Liabilities	26	71,087,077
(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	32,113,493
Sum of total risk requirement and policy liabilities of the insurance fund	29	75,500,276
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		3,744,541
(a) Sum of: (39 + 42)	38	2,434,162	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	6,775,964	
Debt specific risk requirement	40	2,783,173	
Debt general risk requirement	41	3,992,791	
Liability adjustment requirement in an increasing interest rate environment	42	-4,341,802	
(b) Sum of: (44 + 47)	43	3,744,541	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-1,209,618	
Debt specific risk requirement	45	2,783,173	
Negative of debt general risk requirement	46	-3,992,791	
Liability adjustment requirement in a decreasing interest rate environment	47	4,954,159	
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		668,658
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>4,413,199</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>4,413,199</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: 2009 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	1,822,834,402
Policy Liabilities	26	1,822,834,402
(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	1,797,090,130
Sum of total risk requirement and policy liabilities of the insurance fund	29	1,822,834,402
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: 2009 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 - Participating 2

Reporting Cycle: 2009 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: 2009 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 - Investment-Linked

Reporting Cycle: 2009 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 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

1) Unit Reserves:  
US\$SRP SGD 110,809,088  
S\$SRP & HNW S\$SRP SGD 180,312,265  
2) Non-unit Reserves as determined using the Internal model:  
US\$SRP SGD 0 for non-unit reserve subject to floor below  
S\$SRP SGD 0 for non-unit reserve subject to floor below  
HNW S\$SRP SGD 0 for non-unit reserve subject to floor below  
3) Calculated policy liability and capital requirement floor:  
US\$SRP & S\$SRP zero floor applied  
HNW S\$SRP single premiums less withdrawals floor applied  
4) C1 risk requirement:  
US\$SRP SGD 0 S\$SRP SGD 0 Total C1: SGD 0  
5) C2 risk requirement: US\$SRP & S\$SRP other requirements are not SRP specific so they are determined on a fund level in aggregate  
6) C3 risk requirement: US\$SRP & S\$SRP concentration risk requirements are not SRP specific so they are determined on a fund level in aggregate  
7) Provision for Non-Guaranteed Benefit: Terminal bonuses are assumed to be reduced by 6.25% from 2010 onwards in the Best-Estimated Liability.

**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: 2009 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	939,224
(a) Specific Risk Requirement	22	469,612
(b) General Risk Requirement	23	469,612
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	1,963,516
(a) Sum of: (26 + 29)	25	1,963,516
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	1,963,516
Debt specific risk requirement	27	864,524
Debt general risk requirement	28	1,098,992
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-234,468
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	-234,468
Debt specific risk requirement	32	864,524

Negative of debt general risk requirement	33	-1,098,992
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	4,818
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	799,118
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>	<b>3,706,676</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>3,706,676</b>



ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

NIL

**ANNUAL RETURN**

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

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

**Reporting Cycle: 2009 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	77,098,082
Balances in the surplus account of each participating fund	2	8,661,878
Paid-up ordinary share capital	3	105,254,400
Unappropriated profits (losses)	4	-42,846,172
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	17,397,612
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	3,844,596
(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>130,770,576</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>932,671,896</b>
<b>Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>1,063,442,472</b>
<b>(ii) Total Risk Requirement of Registered Insurer</b>		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	268,317,468
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	3,706,676
<b>Total Risk Requirement of Registered Insurer (22 to 23)</b>	<b>24</b>	<b>272,024,144</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>	<b>390.94 %</b>

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

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

**Reporting Cycle: 2009 12**

NIL