

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	3,183,379,076
Debt securities	1B	2	8,312,109,914
Land and buildings	1C	3	33,800,000
Loans	1D	4	419,192,258
Cash and deposits		5	454,247,754
Other invested assets	1E	6	153,519,680
Investment income due or accrued		7	9,629,064
Outstanding premiums and agents' balances	1F	8	47,622,889
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	10,830,238
Inter-fund balances and intra group balances (due from)	1I	13	17,446,075
Other assets	1J	14	30,255,406
Total Assets (1 to 14)		15	12,672,032,354
LIABILITIES			
Policy liabilities	1K	16	11,766,829,166
Other liabilities:			
Outstanding claims		17	529,292,200
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	4,723,127
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	18,065,204
Others	1M	23	294,890,899
Total Liabilities (16 to 23)		24	12,613,800,596
SURPLUS (15 - 24)	1N	25	58,231,758

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	13,925
Debt securities	1B	2	2,985,603,403
Land and buildings	1C	3	0
Loans	1D	4	590,832
Cash and deposits		5	48,807,848
Other invested assets	1E	6	29,380,236
Investment income due or accrued		7	10,545
Outstanding premiums and agents' balances	1F	8	15,346,493
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	803,898
Inter-fund balances and intra group balances (due from)	1I	13	288,892
Other assets	1J	14	21,051,262
Total Assets (1 to 14)		15	3,101,897,334
LIABILITIES			
Policy liabilities	1K	16	1,881,367,788
Other liabilities:			
Outstanding claims		17	70,823,705
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	18,608,066
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	15,508,818
Others	1M	23	525,831,232
Total Liabilities (16 to 23)		24	2,512,139,609
SURPLUS (15 - 24)	1N	25	589,757,725

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	6,429,424,596
Debt securities	1B	2	1,705,008,311
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	249,072,724
Other invested assets	1E	6	7,505,196
Investment income due or accrued		7	4,516,130
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	7,462,360
Fixed assets	1H	12	325,561
Inter-fund balances and intra group balances (due from)	1I	13	1,399,288
Other assets	1J	14	25,129,027
Total Assets (1 to 14)		15	8,429,843,193
LIABILITIES			
Policy liabilities	1K	16	8,259,149,990
Other liabilities:			
Outstanding claims		17	13,104,706
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	408,313
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	3,818,494
Others	1M	23	51,656,887
Total Liabilities (16 to 23)		24	8,328,138,390
SURPLUS (15 - 24)	1N	25	101,704,803

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	674,717,734	9,722,339	684,440,073
Collective investment schemes	2	499,727,352	1,999,211,651	2,498,939,003
Total (1 to 2) = Row 1 of Form 1	3			3,183,379,076

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	13,925	13,925
Total (1 to 2) = Row 1 of Form 1	3			13,925

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	2,943,408,336	0	2,943,408,336
Collective investment schemes	2	110,208,754	3,375,807,506	3,486,016,260
Total (1 to 2) = Row 1 of Form 1	3			6,429,424,596

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	1,919,600,483
Qualifying debt securities	2	4,848,586,853
Other debt securities	3	1,543,922,578
Total (1 to 3) = Row 2 of Form 1	4	8,312,109,914

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	996,200,274
Qualifying debt securities	2	1,568,484,981
Other debt securities	3	420,918,148
Total (1 to 3) = Row 2 of Form 1	4	2,985,603,403

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	714,021,956
Qualifying debt securities	2	861,368,143
Other debt securities	3	129,618,212
Total (1 to 3) = Row 2 of Form 1	4	1,705,008,311

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
40 Nassim Hill, #08-44 Nassir	1	1,440,000	31/12/2012	9,600,000	400,000	10,000,000
Prudential Tower 30 Cecil Street #30-01	2	26,310,666	31/12/2012	23,800,000	0	23,800,000
Total = Row 3 of Form 1	21					33,800,000

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	418,987,696	0	418,987,696
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	204,562	0	204,562
Total (1 to 4) = Row 4 of Form 1	5			419,192,258

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	590,832	0	590,832
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			590,832

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	65,964,474	980,824
(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	65,964,474	980,824
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	495,277,453	3,993,899
(c) Other futures contracts	8	549,445	4,791,029
Total investments in futures contracts (6 to 8)	9	495,826,898	8,784,928
Forward contracts:			
(a) Currency forward contracts	10	4,048,552,862	142,627,814
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	4,048,552,862	142,627,814
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	83,258,220	1,126,114
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	83,258,220	1,126,114
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	4,693,602,454	153,519,680
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		153,519,680

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 12

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	178,257,833	3,841,860
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	178,257,833	3,841,860
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	271,888,718	25,538,376
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	271,888,718	25,538,376
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	450,146,551	29,380,236
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		29,380,236

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	137,995	554,767
Total investments in futures contracts (6 to 8)	9	137,995	554,767
Forward contracts:			
(a) Currency forward contracts	10	261,111,375	6,950,429
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	261,111,375	6,950,429
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	261,249,370	7,505,196
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		7,505,196

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2012 12

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 12

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 12

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 12

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	47,622,889
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	47,622,889
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	47,622,889
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	47,622,889

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	15,119,385
Above 3 months but not exceeding 6 months	3	215,056
Above 6 months but not exceeding 12 months	4	2,896
Above 12 months	5	9,156
Gross total (2 to 5)	6	15,346,493
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	15,346,493
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	15,346,493

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	50,000
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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Motor vehicles	1	156,600
Computer equipment	2	2,344,800
Other fixed assets	3	8,328,838
Total (1 to 3) = Row 12 of Form 1	4	10,830,238

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	606,721
Other fixed assets	3	197,177
Total (1 to 3) = Row 12 of Form 1	4	803,898

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	325,561
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	325,561

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	17,446,075
Total (1 to 3) = Row 13 of Form 1	4	17,446,075

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	288,892
Total (1 to 3) = Row 13 of Form 1	4	288,892

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	1,399,288
Total (1 to 3) = Row 13 of Form 1	4	1,399,288

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Receivables	1	1,186,142
Prepayments	2	14,511,973
Corporate club memberships	3	413,275
Rental and service charge deposits	4	5,566,011
Profit Commission	5	1,894,957
Other debtors	6	6,683,048
Total = Row 14 of Form 1	26	30,255,406

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Prepayments& others	1	7,997,312
Intangible asset	2	4,868,818
Profit commission	3	8,135,132
Reinsurance Recoverable - Unpaid Claim	4	50,000
Total = Row 14 of Form 1	26	21,051,262

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Intangible asset	1	2,194,724
Prepayments& Others	2	13,477,672
Profit Commission	3	2,407,424
Other Receivables	4	7,049,207
Total = Row 14 of Form 1	26	25,129,027

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	12,672,032,354
Balance in the surplus account	2	58,231,758
Other liabilities	3	846,971,430
Policy assets (1 - 2 - 3)	4	11,766,829,166
Sum of liability in respect of each policy of the participating fund	5	10,450,543,422
Minimum condition liability	6	6,314,739,072
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	11,766,829,166

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	4,124,918
Balances due to overseas branches / related corporations	2	13,349,593
Balances due to other insurance funds established and maintained under the Act	3	590,693
Total (1 to 3) = Row 22 of Form 1	4	18,065,204

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	540,342
Balances due to overseas branches / related corporations	2	49,374
Balances due to other insurance funds established and maintained under the Act	3	14,919,102
Total (1 to 3) = Row 22 of Form 1	4	15,508,818

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	41,819
Balances due to overseas branches / related corporations	2	152,214
Balances due to other insurance funds established and maintained under the Act	3	3,624,461
Total (1 to 3) = Row 22 of Form 1	4	3,818,494

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Outstanding commission	1	33,214,390
Accrued expenses	2	37,703,306
Provision for tax	3	22,525,287
Deferred tax	4	291,072
Derivative Liabilities	5	32,617,171
Other Creditors	6	168,539,673
Total = Row 23 of Form 1	26	294,890,899

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Outstanding commission	1	20,520,478
Provision for tax	2	58,399,355
Deferred tax	3	88,989
Accrued expenses	4	3,775,950
Advance premium deposit	5	421,942,853
Derivative Liabilities	6	2,718,901
Other Creditors	7	18,384,706
Total = Row 23 of Form 1	26	525,831,232

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Outstanding commission	1	22,832,023
Accrued expenses	2	2,979,371
Deferred Tax	3	55,345
Derivative Liabilities	4	405,696
Other Creditors	5	25,384,452
Total = Row 23 of Form 1	26	51,656,887

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	58,972,686
Net income	2	24,467,701
Transfer (to) from head office / shareholders fund	3	-25,208,629
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	58,231,758

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	455,707,322
Net income	2	284,870,950
Transfer (to) from head office / shareholders fund	3	-150,820,547
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	589,757,725

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	89,711,528
Net income	2	101,467,708
Transfer (to) from head office / shareholders fund	3	-89,474,433
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	101,704,803

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	93,105,807	0	93,105,807
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	93,105,807	0	93,105,807

**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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: NOTES TO FORM 1

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(a) Directors	0
(b) Employees of the registered insurer	50673

	Description	Row No.	Amount
Note 2(a) Intangible assets -	NIL	1	0

	Description	Row No.	Amount
Note 2(b) Contingent assets -	NIL	1	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.

There is a change whereby government zero coupon bonds yield (previously using interest bearing government bonds yield) are used to discount the minimum conditional liabilities.

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
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(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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

	Description	Row No.	Amount
Note 2(a) Intangible assets -	The intangible assets pertain to the fees paid to our bancassurance partners.	1	4,868,818
Note 2(a) Intangible assets -	The fees are stated at cost less accumulated amortisation and impairment	2	0
Note 2(a) Intangible assets -	losses and are amortised based on sales emergence over the duration of	3	0
Note 2(a) Intangible assets -	the distribution agreements.	4	0

	Description	Row No.	Amount
Note 2(b) Contingent assets -	NIL	1	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.

There is a change whereby government zero coupon bonds yield (previously using coupon-bearing government bonds yield) are used to discount the policy liabilities, which reduced by S\$23m.

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 and discount rate used	0 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

	Description	Row No.	Amount
Note 2(a) Intangible assets -	The intangible assets pertain to the fees paid to our bancassurance partners.	1	2,194,724
Note 2(a) Intangible assets -	The fees are stated at cost less accumulated amortisation and impairment	2	0
Note 2(a) Intangible assets -	losses and amortised based on sales emergence over the duration of	3	0
Note 2(a) Intangible assets -	the distribution agreements.	4	0

	Description	Row No.	Amount
Note 2(b) Contingent assets -	NIL	1	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.

There is a change whereby government zero coupon bonds yield (previously using interest bearing government bonds yield) are used to discount the policy liabilities. The impact on the change is not significant.

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 and discount rate used	0 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle 2012 12

As at 31 December 2012, there is a deferred tax liability of \$763,079,957 on future distributable profits from the participating fund. The expected tax payments arising from bonus is included in the policy liabilities of participating fund (Row 16).

Included in debt securities is investment in SICAV funds which invests in debt securities. This investment has been recognised by MAS to be considered as a collective investment scheme under Section 287(1) of the Securities and Futures Act.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	1,459,657,054
Less: Outward reinsurance premiums	2B	2	3,250,344
Investment revenue	2C	3	1,132,134,029
Less: Investment expenses		4	25,914,916
Other income	2D	5	1,876,626
Total Income (1 to 5)		6	2,564,502,449
Gross claims settled	2E	7	815,717,740
Less: Reinsurance recoveries		8	1,074,281
Management expenses	2F	9	59,562,558
Distribution expenses	2G	10	212,563,285
Increase (decrease) in net policy liabilities	2H	11	1,432,789,634
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	9,425,100
Other expenses	2I	14	11,050,712
Total Outgo (7 to 14)		15	2,540,034,748
Net Income (6 - 15)	2J	16	24,467,701

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	737,356,410
Less: Outward reinsurance premiums	2B	2	42,076,471
Investment revenue	2C	3	156,514,065
Less: Investment expenses		4	4,244,625
Other income	2D	5	70,114
Total Income (1 to 5)		6	847,619,493
Gross claims settled	2E	7	251,283,153
Less: Reinsurance recoveries		8	26,314,197
Management expenses	2F	9	35,321,848
Distribution expenses	2G	10	132,141,750
Increase (decrease) in net policy liabilities	2H	11	120,664,749
Provision for doubtful debts/ bad debts written off on receivables		12	(54,000)
Taxation expenses		13	44,224,668
Other expenses	2I	14	5,480,572
Total Outgo (7 to 14)		15	562,748,543
Net Income (6 - 15)	2J	16	284,870,950

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	960,419,732
Less: Outward reinsurance premiums	2B	2	7,970,925
Investment revenue	2C	3	1,011,805,520
Less: Investment expenses		4	36,470,285
Other income	2D	5	993,424
Total Income (1 to 5)		6	1,928,777,466
Gross claims settled	2E	7	749,636,486
Less: Reinsurance recoveries		8	4,108,179
Management expenses	2F	9	41,186,156
Distribution expenses	2G	10	114,858,934
Increase (decrease) in net policy liabilities	2H	11	935,456,187
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(17,763,327)
Other expenses	2I	14	8,043,501
Total Outgo (7 to 14)		15	1,827,309,758
Net Income (6 - 15)	2J	16	101,467,708

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	7,062,103
Regular premiums - new business	2	298,035,837
Regular premiums - renewal business	3	1,154,559,114
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	1,459,657,054
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	1,459,657,054

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	284,108,090
Regular premiums - new business	2	78,139,586
Regular premiums - renewal business	3	339,533,429
Group business:		
Premiums	4	35,575,305
Direct insurance premiums (1 to 4)	5	737,356,410
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	737,356,410

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	496,352,933
Regular premiums - new business	2	56,515,725
Regular premiums - renewal business	3	407,551,074
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	960,419,732
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	960,419,732

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	3,239,117
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	11,227
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	3,250,344

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

Description	Row No.	Amount
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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	38,968,688
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	3,107,783
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	42,076,471

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	7,190,809
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	780,116
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	7,970,925

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

Description	Row No.	Amount
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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

Description	Row No.	Amount
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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	Amount
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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	47,138,105	17,101,358	274,232,370	338,471,833
Debt securities	2	53,137,856	173,582,390	223,673,680	450,393,926
Land and Buildings	3	1,294,416	0	1,249,749	2,544,165
Loans	4	24,217,068	0	0	24,217,068
Cash and deposits	5	564,038	0	0	564,038
Other invested assets	6	0	101,512,428	214,430,571	315,942,999
Total (1 to 6) = Row 3 of Form 2	7				1,132,134,029

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	-3,969	-3,969
Debt securities	2	56,886,704	30,245,222	43,037,004	130,168,930
Land and Buildings	3	0	0	0	0
Loans	4	64,194	0	0	64,194
Cash and deposits	5	33,303	0	0	33,303
Other invested assets	6	0	-7,758,532	34,010,139	26,251,607
Total (1 to 6) = Row 3 of Form 2	7				156,514,065

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	98,409,728	75,258,253	740,716,655	914,384,636
Debt securities	2	25,902,933	-37,417,425	75,716,604	64,202,112
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	417,862	0	0	417,862
Other invested assets	6	0	16,966,892	15,834,018	32,800,910
Total (1 to 6) = Row 3 of Form 2	7				1,011,805,520

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	0	28,957	1,745,927	1,774,884
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	27	0	0	27
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	27	28,957	1,745,927	1,774,911

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	98,409,728	75,258,253	740,716,655	914,384,636
Debt securities	2	25,902,933	-41,475,487	74,220,989	58,648,435
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	396,572	0	0	396,572
Other invested assets	6	0	16,966,892	15,834,018	32,800,910
Total (1 to 6) = Row 3 of Form 2	7	124,709,233	50,749,658	830,771,662	1,006,230,553

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Service fees	1	1,876,479
Gain on sale of Fixed assets	2	147
Total = Row 5 of Form 2	26	1,876,626

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Service fees	1	498
Others	2	69,616
Total = Row 5 of Form 2	26	70,114

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Service fees	1	980,732
Others	2	12,692
Total = Row 5 of Form 2	26	993,424

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	20,898,728
Accident and health benefits other than total permanent disability and critical illness	2	288,449
Maturity / anticipated endowment	3	651,964,539
Surrenders	4	109,410,541
Annuities	5	1,737,905
Cash bonuses	6	31,391,275
Others	7	26,303
Total (1 to 7) = Row 7 of Form 2	8	815,717,740

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	53,406,878
Accident and health benefits other than total permanent disability and critical illness	2	99,877,082
Maturity / anticipated endowment	3	50,703,335
Surrenders	4	3,633,781
Annuities	5	37,431,540
Cash bonuses	6	0
Others	7	6,230,537
Total (1 to 7) = Row 7 of Form 2	8	251,283,153

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	47,782,166
Accident and health benefits other than total permanent disability and critical illness	2	97,981
Maturity / anticipated endowment	3	17,158,813
Surrenders	4	684,581,125
Annuities	5	0
Cash bonuses	6	0
Others	7	16,401
Total (1 to 7) = Row 7 of Form 2	8	749,636,486

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	34,121,038
Office rent	2	2,405,329
Head office / parent company expenses	3	4,405,773
Directors' fees	4	157,276
Audit fees	5	424,091
Managing agent's fees	6	0
Repairs and maintenance	7	1,234,492
Public utilities	8	263,001
Printing, stationery and periodicals	9	493,728
Postage, telephone and telex charges	10	368,437
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	2,297,445
Advertising and subscriptions	14	92,229
Entertainment	15	36,354
Travelling expenses	16	120,654
Other office expenses	1	2,238,575
Customer service	2	9,428
Life administration and operation services	3	9,672,023
Other fees and charges	4	1,222,685
Total = Row 9 of Form 2	27	59,562,558

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	28,139,432
Office rent	2	1,207,173
Head office / parent company expenses	3	1,730,605
Directors' fees	4	39,480
Audit fees	5	199,890
Managing agent's fees	6	0
Repairs and maintenance	7	799,428
Public utilities	8	103,308
Printing, stationery and periodicals	9	208,031
Postage, telephone and telex charges	10	186,469
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	701,809
Advertising and subscriptions	14	36,228
Entertainment	15	24,325
Travelling expenses	16	94,236
Other office expenses	1	1,269,764
Customer service	2	4,927
Life administration and operation services	3	6,708,786
Other fees and charges	4	-6,132,043
Total = Row 9 of Form 2	27	35,321,848

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	22,675,077
Office rent	2	1,666,567
Head office / parent company expenses	3	3,052,604
Directors' fees	4	106,376
Audit fees	5	338,342
Managing agent's fees	6	0
Repairs and maintenance	7	878,236
Public utilities	8	182,224
Printing, stationery and periodicals	9	344,306
Postage, telephone and telex charges	10	274,961
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	86,319
Advertising and subscriptions	14	63,902
Entertainment	15	19,589
Travelling expenses	16	101,019
Other office expenses	1	1,495,526
Customer services	2	6,575
Life administration and operation services	3	7,649,756
Other fees and charges	4	2,244,777
Total = Row 9 of Form 2	27	41,186,156

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	151,621
First period commissions - regular premium	2	72,753,403
Renewal commissions	3	27,039,691
Group business:		
Commissions	4	0
Overriding commissions	5	24,077,986
Production and other bonuses	6	12,329,549
Trailer fees	7	0
Cost of benefits and services	8	28,855,850
Other cash payments	9	49,176,532
Total distribution cost excluding reinsurance commissions (1 to 9)	10	214,384,632
Reinsurance commissions	11	1,821,347
Total (10 - 11) = Row 10 of Form 2	12	212,563,285

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	21,137,597
First period commissions - regular premium	2	27,265,688
Renewal commissions	3	17,767,181
Group business:		
Commissions	4	5,978,722
Overriding commissions	5	21,291,873
Production and other bonuses	6	8,611,525
Trailer fees	7	0
Cost of benefits and services	8	22,494,617
Other cash payments	9	14,010,859
Total distribution cost excluding reinsurance commissions (1 to 9)	10	138,558,062
Reinsurance commissions	11	6,416,312
Total (10 - 11) = Row 10 of Form 2	12	132,141,750

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	9,113,694
First period commissions - regular premium	2	26,951,729
Renewal commissions	3	16,968,427
Group business:		
Commissions	4	0
Overriding commissions	5	23,152,544
Production and other bonuses	6	11,177,185
Trailer fees	7	2,550,765
Cost of benefits and services	8	22,557,448
Other cash payments	9	5,567,693
Total distribution cost excluding reinsurance commissions (1 to 9)	10	118,039,485
Reinsurance commissions	11	3,180,551
Total (10 - 11) = Row 10 of Form 2	12	114,858,934

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	11,766,829,166
Net policy liabilities at beginning of period	2	10,334,039,532
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	1,432,789,634

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	1,881,367,788
Net policy liabilities at beginning of period	2	1,760,703,039
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	120,664,749

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	8,259,149,990
Net policy liabilities at beginning of period	2	7,323,693,803
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	935,456,187

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Depreciation	1	4,098,375
Foreign exchange loss	2	6,952,263
Others	3	74
Total = Row 14 of Form 2	26	11,050,712

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Depreciation	1	2,217,667
Exchange loss	2	3,262,905
Total = Row 14 of Form 2	26	5,480,572

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Depreciation	1	2,318,098
Exchange Loss	2	5,725,403
Total = Row 14 of Form 2	26	8,043,501

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	21,288,633
Surplus account investment revenue	2	1,774,911
Less: Surplus account investment expenses	3	495,843
Surplus account investment income (2 - 3)	4	1,279,068
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	1,900,000
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	24,467,701

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2012 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
A. New Business							
Policies other than annuities -							
Whole life	1	5,219,503	25	11,813,500	18,947,216	8,668	799,593,500
Endowment	2	1,842,600	0	2,291,325	334,762,769	56,833	2,309,955,268
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	7,062,103	25	14,104,825	353,709,985	65,501	3,109,548,768
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		48	1,422,205	1,221,019	395	16,526,146
Maturity	10		5,173	184,164,556	14,230,828	5,752	196,378,518
Expiry	11		0	0	0	0	0
Surrender	12		472	10,843,121	10,463,743	5,484	219,701,329
Forfeiture	13		0	9,250	24,756,249	9,733	307,720,758
Net transfers	14		0	0	0	0	0
Others	15		1	392,560	154,682,267	4,661	238,518,329
Total (9 to 15)	16		5,694	196,831,692	205,354,106	26,025	978,845,080
Annuities only	17		86	796,265	13,000	1	5,091
C. Business in Force							
Policies other than annuities -							
Whole life	18		116	43,539,500	249,060,179	159,835	10,957,733,006
Endowment	19		32,131	898,343,322	1,236,417,658	399,219	13,234,911,191
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	83,887	0	7,980,000
Total (18 to 23)	24		32,247	941,882,822	1,485,561,724	559,054	24,200,624,197
Annuities only (last period's 25 + 8 -17)	25		1,274	8,125,107	267,239	39	222,331

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 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
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 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
A. New Business							
Policies other than annuities -							
Whole life	1	287,200,914	535	966,395,408	625,494	11	13,734,560
Endowment	2	0	0	0	2,457,600	0	0
Term	3	14,257	1	646,500	18,181,466	10,584	7,183,327,760
Accident	4	0	0	0	4,663,313	6,268	681,669,000
Health	5	685,092	1,833	9,165,000	66,809,254	147,863	1,129,310,241
Others	6	0	0	0	311,681	182	15,710,000
Total (1 to 6)	7	287,900,263	2,369	976,206,908	93,048,808	164,908	9,023,751,561
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		37	2,446,557	381,284	76	18,184,902
Maturity	10		1,085	44,629,926	464,148	297	13,020,300
Expiry	11		111	45,251,318	25,620,481	52,734	2,508,335,970
Surrender	12		110	8,888,692	2,820	30	5,447,960
Forfeiture	13		0	0	100,524	79	5,910,000
Net transfers	14		0	0	0	0	0
Others	15		16	50,722,510	3,670,777	2,075	239,912,119
Total (9 to 15)	16		1,359	151,939,003	30,240,034	55,291	2,790,811,251
Annuities only	17		54	245,202	38,051	2	13,200
C. Business in Force							
Policies other than annuities -							
Whole life	18		979	1,564,027,128	2,519,694	270	49,855,770
Endowment	19		21,222	657,302,713	5,571,975	4	11,847,380
Term	20		3,442	657,949,776	65,414,389	51,370	24,827,185,711
Accident	21		0	0	28,350,896	23,030	2,346,539,200
Health	22		4,264	21,320,000	340,523,840	635,740	6,664,404,753
Others	23		0	1,130,000	1,521,053	702	95,774,000
Total (18 to 23)	24		29,907	2,901,729,617	443,901,847	711,116	33,995,606,814
Annuities only (last period's 25 + 8 -17)	25		7,419	39,095,947	185,298	42	349,469

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 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
A. New Business							
Policies other than annuities -							
Whole life	1	70,677,365	1,460	75,673,081	68,857,135	17,496	3,523,494,574
Endowment	2	445,950,142	13,885	493,828,528	600	0	83,333
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	516,627,507	15,345	569,501,609	68,857,735	17,496	3,523,577,907
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		390	8,527,436	245,748	155	15,790,103
Maturity	10		318	6,811,336	332,299	110	5,437,650
Expiry	11		0	0	0	0	0
Surrender	12		20,398	620,532,095	14,422,656	7,982	1,419,099,818
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		187	8,000,268	13,237,977	558	433,903,344
Total (9 to 15)	16		21,293	643,871,135	28,238,680	8,805	1,874,230,915
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		29,939	923,692,481	460,874,747	216,130	41,018,502,659
Endowment	19		248,301	4,681,204,092	17,530,769	9,497	439,520,712
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
Total (18 to 23)	24		278,240	5,604,896,573	478,405,516	225,627	41,458,023,371
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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2012 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
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 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
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 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
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 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
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 3

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

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

Terminations and Transfers	Single Premium	Regular Premium
CFI		23,954,755
ALTERATION		130,727,512
Total		154,682,267

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

Business in Force	Single Premium	Regular Premium
PAR RIDERS		83,887
Total		83,887

ANNUAL RETURN: NOTES TO FORM 3

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

New Business	Single Premium	Regular Premium
PRUTERM TOTAL REFUND	0	311,681
Total	0	311,681

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

Terminations and Transfers	Single Premium	Regular Premium
CFI		1,992,579
ALTERATION		1,678,198
Total		3,670,777

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

Business in Force	Single Premium	Regular Premium
PRUTERM TOTAL REFUND		1,337,372
UNEMPLOYMENT COVER		24,743
NON-PAR RIDERS		158,938
Total		1,521,053

ANNUAL RETURN: NOTES TO FORM 3

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

Terminations and Transfers	Single Premium	Regular Premium
CFI		1,647,873
ALTERATION		11,590,104
Total		13,237,977

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	206	9,316	917,833,098	0	1,378,638
Accident	2	0	0	0	0	124,869
Health	3	637	28,000	186,822,000	0	6,937,809
Others	4	0	0	0	0	4,698
Total (1 to 4)	5	843	37,316	1,104,655,098	0	8,446,014
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	15,850	251,960,768	18,828	7,357,244
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	337	9,769	260,522,614		6,905,495
Death, total permanent disability, critical illness	10	0	95	2,281,119		2,437
Others	11	101	218	20,738,614		126,055
Total (9 to 11)	12	438	10,082	283,542,347		7,033,987
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	764	278,374	8,182,685,921		7,026,526
Accident	15	0	0	0		677,734
Health	16	1,569	106,384	557,262,500		25,907,169
Others	17	268	268	14,350,000		317,897
Total (14 to 17)	18	2,601	385,026	8,754,298,421		33,929,326
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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2012 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 12

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

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Group Term with ROP		306,556
Group Disability		11,341
Total		317,897

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

New Business	Single Premium	Regular Premium
Group Disability	0	4,698
Total	0	4,698

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

Terminations and Transfers	Single Premium	Regular Premium
Deletions (i.e. Employee Resignation)		126,055
Total		126,055

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	123,408,918	0	175,440,579	0	25,631,518	0	28,331,842	0	816,926	0	353,629,783	0
Reinsurance ceded	2	9,606,102	0	5,538,568	0	1,103,839	0	944,788	0	28,987	0	17,222,284	0
Net premiums written (1 - 2)	3	113,802,816	0	169,902,011	0	24,527,679	0	27,387,054	0	787,939	0	336,407,499	0
Premium liabilities at beginning of period	4	195,841	0	53,383,826	0	2,136,318	0	5,785,826	0	301,458	0	61,803,269	0
Premium liabilities at end of period	5	195,168	0	81,462,018	0	2,135,853	0	6,067,591	0	3,788	0	89,864,418	0
Premiums earned during the period (3 + 4 - 5)	6	113,803,489	0	141,823,819	0	24,528,144	0	27,105,289	0	1,085,609	0	308,346,350	0
B. CLAIMS													
Gross claims settled	7	69,911,090	0	26,953,701	0	2,923,143	0	1,985,806	0	136,647	0	101,910,387	0
Reinsurance recoveries	8	7,307,126	0	1,672,704	0	216,138	0	21,600	0	27,860	0	9,245,428	0
Net claims settled (7 - 8)	9	62,603,964	0	25,280,997	0	2,707,005	0	1,964,206	0	108,787	0	92,664,959	0
Claims liabilities at end of period	10	4,088,718	0	52,740,039	0	8,994,509	0	272,398	0	11,288	0	66,106,952	0
Claims liabilities at beginning of period	11	3,432,301	0	45,922,017	0	7,458,556	0	287,610	0	11,550	0	57,112,034	0
Net claims incurred (9 + 10 - 11)	12	63,260,381	0	32,099,019	0	4,242,958	0	1,948,994	0	108,525	0	101,659,877	0
C. MANAGEMENT EXPENSES													
Management expenses	13	6,769,344	0	9,816,775	0	2,633,396	0	2,308,893	0	45,782	0	21,574,190	0
D. DISTRIBUTION EXPENSES													
Commissions	14	19,759,521	0	43,278,213	0	4,073,142	0	7,525,500	0	157,978	0	74,794,354	0
Reinsurance commissions	15	1,698,193	0	1,031,803	0	126,732	0	0	0	2,562	0	2,859,290	0
Net commissions incurred (14 - 15)	16	18,061,328	0	42,246,410	0	3,946,410	0	7,525,500	0	155,416	0	71,935,064	0
Other distribution expenses	17	10,820,422	0	6,492,589	0	1,741,668	0	1,527,049	0	30,279	0	20,612,007	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)													
	18	14,892,014	0	51,169,026	0	11,963,712	0	13,794,853	0	745,607	0	92,565,212	0
F. NET INVESTMENT INCOME													
	19	16,347	0	5,637,590	0	178,609	0	495,564	0	12,762	0	6,340,872	0
G. OPERATING RESULTS (18 + 19)													
	20	14,908,361	0	56,806,616	0	12,142,321	0	14,290,417	0	758,369	0	98,906,084	0
H. OTHERS													
Number of policies in force	21	600,912	0	37,797	0	621	0	22,984	0	594	0	662,908	0
Number of lives covered under policies in force	22	600,912	0	376,556	0	388,535	0	133,191	0	10,982	0	1,510,176	0
Number of claims registered	23	60,592	0	564	0	41	0	4,850	0	256	0	66,303	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

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

Description	Row No.	Medical Expense		Critical Illness		Disability		Personal Accident		Hospital Cash		Total	
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	12,554	23,748,955	0	2,158,214	0	11,341	19,054	677,734	10,633	0	42,241	26,596,244
Reinsurance ceded	2	3,424	0	0	686,432	0	789	0	78,519	0	0	3,424	765,740
Net premiums written (1 - 2)	3	9,130	23,748,955	0	1,471,782	0	10,552	19,054	599,215	10,633	0	38,817	25,830,504
Premium liabilities at beginning of period	4	1,661	6,805,493	0	458,700	0	0	431,282	256,693	0	0	432,943	7,520,886
Premium liabilities at end of period	5	2,478	8,421,034	0	1,138,109	0	147	380,329	237,323	3,124	0	385,931	9,796,613
Premiums earned during the period (3 + 4 - 5)	6	8,313	22,133,414	0	792,373	0	10,405	70,007	618,585	7,509	0	85,829	23,554,777
B. CLAIMS													
Gross claims settled	7	0	14,956,908	0	845,000	0	0	0	228,391	4,200	0	4,200	16,030,299
Reinsurance recoveries	8	0	0	0	507,500	0	0	0	0	0	0	0	507,500
Net claims settled (7 - 8)	9	0	14,956,908	0	337,500	0	0	0	228,391	4,200	0	4,200	15,522,799
Claims liabilities at end of period	10	0	1,018,844	0	250,000	0	0	0	75,000	0	0	0	1,343,844
Claims liabilities at beginning of period	11	0	646,493	0	0	0	0	0	0	0	0	0	646,493
Net claims incurred (9 + 10 - 11)	12	0	15,329,259	0	587,500	0	0	0	303,391	4,200	0	4,200	16,220,150
C. MANAGEMENT EXPENSES													
Management expenses	13	356	2,083,404	0	189,332	0	995	1,553	59,455	596	0	2,505	2,333,186
D. DISTRIBUTION EXPENSES													
Commissions	14	3,914	2,918,687	0	124,327	0	968	5,061	98,223	2,056	0	11,031	3,142,205
Reinsurance commissions	15	39	0	0	3,834	0	108	0	0	0	0	39	3,942
Net commissions incurred (14 - 15)	16	3,875	2,918,687	0	120,493	0	860	5,061	98,223	2,056	0	10,992	3,138,263
Other distribution expenses	17	236	224,687	0	20,419	0	107	1,027	6,412	394	0	1,657	251,625
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	3,846	1,577,377	0	-125,371	0	8,443	62,366	151,104	263	0	66,475	1,611,553
F. NET INVESTMENT INCOME	19	173	681,547	0	92,112	0	12	33,932	19,208	131	0	34,236	792,879
G. OPERATING RESULTS (18 + 19)	20	4,019	2,258,924	0	-33,259	0	8,455	96,298	170,312	394	0	100,711	2,404,432
H. OTHERS													
Number of policies in force	21	21	1,569	0	0	0	0	46	0	59	0	126	1,569
Number of lives covered under policies in force	22	21	106,384	0	0	0	0	46	0	59	0	126	106,384
Number of claims registered	23	0	22,821	0	6	0	0	0	11	1	0	1	22,838

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Empty reporting area box.

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	9,612,817,597	0	0	0	0	9,612,817,597
Debt securities	2	13,002,721,628	0	0	0	25,341,389	13,028,063,017
Land and buildings	3	33,800,000	0	0	0	0	33,800,000
Loans	4	419,783,090	0	0	0	4,040,967	423,824,057
Cash and deposits	5	752,128,326	0	0	0	7,232,542	759,360,868
Other invested assets	6	190,405,112	0	0	0	0	190,405,112
Investment income due or accrued	7	14,155,739	0	0	0	0	14,155,739
Outstanding premiums and agents' balances	8	62,969,382	0	0	0	0	62,969,382
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	0	0	0	0	0	0
Income tax recoverables	11	7,462,360	0	0	0	0	7,462,360
Fixed assets	12	11,959,697	0	0	0	750,632	12,710,329
Inter-fund balances and intra-group balances (due from)	13	19,134,255	0	0	0	6,998,194	26,132,449
Other assets	14	76,435,695	0	0	0	332,568,530	409,004,225
Total Assets (1 to 14)	15	24,203,772,881	0	0	0	376,932,254	24,580,705,135
LIABILITIES							
Policy liabilities	16	21,907,346,944	0	0	0		21,907,346,944
Other liabilities							
Outstanding claims	17	613,220,611	0	0	0	0	613,220,611
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	23,739,506	0	0	0	0	23,739,506
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	37,392,516	0	0	0	0	37,392,516
Others	23	872,379,018	0	0	0	20,265,931	892,644,949
Total Liabilities (16 to 23)	24	23,454,078,595	0	0	0	20,265,931	23,474,344,526
NET ASSETS (15 - 24)	25	749,694,286	0	0	0	356,666,323	1,106,360,609
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					526,557,000	526,557,000
Reserves:							
Unappropriated profits (losses)	27					-170,029,449	-170,029,449
Other reserves	28					138,772	138,772
Surplus	29	749,694,286	0	0	0		749,694,286
Total (26 to 29)	30	749,694,286	0	0	0	356,666,323	1,106,360,609

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	526,557,000	19,000	-25,674,412	500,901,588
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	119,772	0	119,772
Net profit for the period	4	0	0	3,141,354	3,141,354
Dividends paid for the period	5	0	0	-413,000,000	-413,000,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	265,503,609	265,503,609
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	526,557,000	138,772	-170,029,449	356,666,323

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

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

ANNUAL RETURN: NOTES TO FORM 8

1527L PRUDENTIAL ASSURANCE CO. S

Reporting Cycle: 2012 12

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
Capital Contribution Reserve	1	138,772
of employee services received for the share-based payments.	3	0
The capital contribution reserve comprises the cumulative value	2	0

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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	3,157,433,196	0	0	0		3,157,433,196
Less: Outward reinsurance premiums	2	53,297,740	0	0	0		53,297,740
Investment revenue	3	2,300,453,614	0	0	0	6,224,012	2,306,677,626
Less: Investment expenses	4	66,629,826	0	0	0	147,554	66,777,380
Other income	5	2,940,164	0	0	0	811,716	3,751,880
Total Income (1 to 5)	6	5,340,899,408	0	0	0	6,888,174	5,347,787,582
Gross claims settled	7	1,816,637,379	0	0	0		1,816,637,379
Less: Reinsurance recoveries	8	31,496,657	0	0	0		31,496,657
Management expenses	9	136,070,562	0	0	0	2,409,322	138,479,884
Distribution expenses	10	459,563,969	0	0	0	799,991	460,363,960
Increase (decrease) in net policy liabilities	11	2,488,910,570	0	0	0		2,488,910,570
Provision for doubtful debts / bad debts written off on receivables	12	-54,000	0	0	0	0	-54,000
Taxation expenses	13	35,886,441	0	0	0	-309,029	35,577,412
Other expenses	14	24,574,785	0	0	0	846,536	25,421,321
Total Outgo (7 to 14)	15	4,930,093,049	0	0	0	3,746,820	4,933,839,869
NET INCOME (6 - 15)	16	410,806,359	0	0	0	3,141,354	413,947,713

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2012 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	115	43,439,500	0	8,626,340	74,947	0	7,368,478	0	16,069,765
- Regular Premium	2	159,836	10,957,833,006	247,269,157	2,204,795,836	136,297,849	2,422,044,145	3,696,147,362	5,133,181	3,620,330,083
Endowment										
- Single Premium	3	63,443	897,888,671	0	826,017,623	5,624,974	0	310,990,471	0	1,142,633,068
- Regular Premium	4	399,492	13,235,391,155	1,247,510,319	8,207,855,228	333,359,384	6,472,622,694	4,777,035,372	8,406,414	6,854,033,704
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	1,313	695,620	277,239	119,286,428	557,154	1,423,933	15,310,605	32,292	133,762,546
Others	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	624,199	25,135,247,952	1,495,056,715	11,366,581,455	475,914,308	8,896,090,772	8,806,852,288	13,571,887	11,766,829,166
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term	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	624,199	25,135,247,952	1,495,056,715	11,366,581,455	475,914,308	8,896,090,772	8,806,852,288	13,571,887	11,766,829,166

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2012 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	115	43,439,500	0	12,100,280	101,668	0	115,934	0	12,317,882
- Regular Premium	2	159,836	10,957,833,006	247,269,157	3,337,419,472	178,782,347	3,097,370,653	163,386,510	407,669,265	989,886,941
Endowment										
- Single Premium	3	63,443	897,888,671	0	857,259,731	5,935,951	0	1,043,350	0	864,239,032
- Regular Premium	4	399,492	13,235,391,155	1,247,510,319	10,534,643,731	383,469,636	7,778,010,834	88,163,918	1,090,206,411	4,318,472,862
Term										
Accident and Health	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	1,313	695,620	277,239	128,624,343	619,394	1,596,125	2,068,637	106,106	129,822,355
Others	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	624,199	25,135,247,952	1,495,056,715	14,870,047,557	568,908,996	10,876,977,612	254,778,349	1,497,981,782	6,314,739,072
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
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	624,199	25,135,247,952	1,495,056,715	14,870,047,557	568,908,996	10,876,977,612	254,778,349	1,497,981,782	6,314,739,072

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2012 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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	982	1,564,025,847	0	396,552,184	24,594,745	0	18,862,365	0	440,009,294
- Regular Premium	2	270	49,855,740	2,321,367	15,151,201	985,819	9,007,104	975,760	15,812	8,121,488
Endowment										
- Single Premium	3	21,237	654,326,486	0	568,599,230	534,934	0	78,954	0	569,213,118
- Regular Premium	4	4,841	18,234,717	5,584,769	39,172,871	855,327	28,930,210	221,727	303,274	11,622,989
Term										
Accident and Health	5	80,641	27,776,029,517	64,839,618	373,454,152	32,521,851	538,654,344	36,986,113	137,682,631	41,990,403
Annuity	6	2,315,457	61,148,092,399	363,781,143	2,920,315,330	418,699,431	4,798,807,943	429,419,391	1,123,796,355	93,422,564
Others	7	7,461	48,250,575	185,298	669,331,508	2,331,198	1,198,178	26,991,668	0	697,456,196
Total (1 to 8)	8	66,373	702,662,479	35,963,043	17,190,408	1,758,855	1,582,802	2,165,275	0	19,531,736
	9	2,497,262	91,961,477,760	472,675,238	4,999,766,884	482,282,160	5,378,180,581	515,701,253	1,261,798,072	1,881,367,788

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: Singapore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	38,196	883,857,000	0	8,224,742	57,612,460	120,030,860	9,301,197	48,702,536	3,810,075	742,361,701	746,171,776
- Regular Premium	2	268,473	23,142,470,299	460,874,747	3,475,230,899	1,507,259,107	9,987,927,580	673,881,568	4,336,802,455	5,246,449	2,680,974,025	2,686,220,474
Endowment												
- Single Premium	3	478,710	4,725,184,404	0	3,022,167	318,649,926	617,520,302	39,780,047	261,354,361	5,286,199	4,394,515,012	4,399,801,211
- Regular Premium	4	9,782	423,823,424	17,033,870	5,815,526	20,225,190	72,633,962	3,120,216	43,605,301	132,271	426,824,258	426,956,529
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	795,161	29,175,335,127	477,908,617	3,492,293,334	1,903,746,683	10,798,112,704	726,083,028	4,690,464,653	14,474,994	8,244,674,996	8,259,149,990

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	13,297,450		13,297,450
Mortality/Morbidity	2	-20,735,532	-42,954,591	22,219,059
Forfeiture/Surrender	3	-140,541,202	-183,831,712	43,290,510
Interest	4	1,105,753,222	482,564,607	623,188,615
Expense	5	-111,862,107	-114,987,464	3,125,357
Change in basis	6	144,388,517		144,388,517
Miscellaneous	7	-965,832,647	-140,790,840	-825,041,807
Total (1 to 7)	8			24,467,701

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Participating 2

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-32,185,354		-32,185,354
Mortality/Morbidity	2	-140,958,453	-158,687,590	17,729,137
Forfeiture/Surrender	3	-398,786	-6,868,768	6,469,982
Interest	4	138,244,877	13,105,463	125,139,414
Expense	5	-61,542,265	-58,505,920	-3,036,345
Change in basis	6	73,809,475		73,809,475
Miscellaneous	7	307,901,456	210,956,815	96,944,641
Total (1 to 7)	8			284,870,950

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-40,271,296		-40,271,296
Mortality/Morbidity	2	-36,963,694	-53,654,408	16,690,714
Forfeiture/Surrender	3	0	21,627	-21,627
Interest	4	5,909,728	38,517	5,871,211
Expense	5	-74,135,409	-76,949,741	2,814,332
Change in basis	6	194,702		194,702
Miscellaneous	7	246,733,677	130,544,005	116,189,672
Total (1 to 7)	8			101,467,708

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Participating 2

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Non-Participating

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Life: OIF - Investment-Linked

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

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

Description	Singapore Insurance Fund	Offshore Insurance Fund
Participating Fund	11,766,829,166	0
Non-Participating Fund	1,881,367,788	0
Investment-Linked Fund	8,259,149,990	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	153,639,255	0
Terminal Bonus	4	71,212,776	0
Total amt to policy owners (1 to 4)	5	224,852,031	0
Allocation to surplus account	6	21,288,634	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Computation of the allocations to policy owners and surplus account as follow:

Total gross allocation: (a) 275,484,545.7
Policy owners gross allocation: (b) 249,835,589.7
Surplus account gross allocation: (c) 25,648,956
Policy owner tax: (d) = 10% x (b) 24,983,559
Shareholder tax: (e) = 17% x (c) 4,360,322.5
Policy owner net allocation: (f) = (b) - (d) 224,852,030.7
Surplus account net allocation: (g) = (c) - (e) 21,288,633.5

Remarks:

Row (c) is less than one-ninth of Row (b) as certain group of participating products does not allocate profits to surplus account.

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

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

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

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	153,639,255	0
Terminal Bonus	4	71,212,776	0
Total amount to policy owners (1 to 4)	5	224,852,031	0
Allocation to surplus account	6	21,288,634	0

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

NoneNone

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	58,231,758
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	4,403,426,145
Policy liabilities - minimum condition liability	3	5,452,090,094
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	4,403,426,145
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	83,941
(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	83,941
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	4,461,573,962
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	297,484,642
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	297,484,642
Modified minimum condition liability	16	6,612,223,714
Minimum condition liability	17	6,314,739,072
(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	8,393,364,396
Higher of 21 or 22:	20	11,766,829,166
Sum of total risk requirement and minimum condition liability of the insurance fund	21	7,651,360,290
Policy liabilities of the insurance fund	22	11,766,829,166
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	297,484,642
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	510,107,217
(a) Specific Risk Requirement	35	255,480,529

(b) General Risk Requirement	36	254,626,688	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		379,526,470
(a) Sum of: (39 + 42)	38	89,090,235	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	536,006,977	
Debt specific risk requirement	40	199,101,734	
Debt general risk requirement	41	336,905,243	
Liability adjustment requirement in an increasing interest rate environment	42	-446,916,742	
(b) Sum of: (44 + 47)	43	379,526,470	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-137,803,509	
Debt specific risk requirement	45	199,101,734	
Negative of debt general risk requirement	46	-336,905,243	
Liability adjustment requirement in a decreasing interest rate environment	47	517,329,979	
Loan Investment Risk Requirement	48		16,365
Property Risk Requirement	49		5,408,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		126,646,734
Derivative Counterparty Risk Requirement	51		7,040,206
Miscellaneous Risk Requirement	52		10,391,584
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		1,039,136,576
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		1,336,621,218

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the 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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	589,757,725
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	5,040,766
(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	171,948
(d) intangible assets	11	4,868,818
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	584,716,959
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	132,792,661
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	132,792,661
Modified policy liabilities	25	2,014,160,449
Policy Liabilities	26	1,881,367,788
(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	886,686,451
Sum of total risk requirement and policy liabilities of the insurance fund	29	2,128,920,967
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	132,792,661
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	2,228
(a) Specific Risk Requirement	35	1,114
(b) General Risk Requirement	36	1,114
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	111,156,655
(a) Sum of: (39 + 42)	38	36,010,487
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	158,265,420
Debt specific risk requirement	40	56,213,174
Debt general risk requirement	41	102,052,246
Liability adjustment requirement in an increasing interest rate environment	42	-122,254,933
(b) Sum of: (44 + 47)	43	111,156,655
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-45,839,072
Debt specific risk requirement	45	56,213,174
Negative of debt general risk requirement	46	-102,052,246
Liability adjustment requirement in a decreasing interest rate environment	47	156,995,727
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	834,340
Miscellaneous Risk Requirement	52	2,767,295
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	114,760,518
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	247,553,179

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	101,704,803
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	2,375,590
(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	180,866
(d) intangible assets	11	2,194,724
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	99,329,213
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	1,022,066
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	1,022,066
Modified policy liabilities	25	8,260,172,056
Policy Liabilities	26	8,259,149,990
(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	8,244,674,996
Sum of total risk requirement and policy liabilities of the insurance fund	29	8,284,546,534
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	1,022,066
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (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	5,100,718
(a) Sum of: (39 + 42)	38	5,100,718
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	5,547,492
Debt specific risk requirement	40	1,568,702
Debt general risk requirement	41	3,978,790
Liability adjustment requirement in an increasing interest rate environment	42	-446,774
(b) Sum of: (44 + 47)	43	-1,885,582
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-2,410,088
Debt specific risk requirement	45	1,568,702
Negative of debt general risk requirement	46	-3,978,790
Liability adjustment requirement in a decreasing interest rate environment	47	524,506
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	781,607
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	5,882,325
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	18,492,153
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	18,492,153
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	25,396,544

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the 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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the 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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the 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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	0
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the 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
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		0

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Total Risk Requirement		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
Total C1 Requirement (1 + 10 + 17)	20	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	0
(a) Specific Risk Requirement	22	0
(b) General Risk Requirement	23	0
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	1,233,131
(a) Sum of: (26 + 29)	25	1,233,131
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	1,233,131
Debt specific risk requirement	27	348,280
Debt general risk requirement	28	884,851
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-536,571
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	-536,571
Debt specific risk requirement	32	348,280

Negative of debt general risk requirement	33	-884,851
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	323,277
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	3,232,268
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	4,788,676
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)	40	4,788,676

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL

ANNUAL RETURN

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Registered Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	691,462,528
Balances in the surplus account of each participating fund	2	58,231,758
Paid-up ordinary share capital	3	526,557,000
Unappropriated profits (losses)	4	-170,029,449
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	333,988,142
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	0
(b) charged assets	11	0
(c) deferred tax assets	12	436,755
(d) intangible assets	13	333,551,387
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	772,233,695
B. Tier 2 Resource		
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
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	3,378,403,772
Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)	21	4,150,637,467
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	1,609,570,941
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	4,788,676
Total Risk Requirement of Registered Insurer (22 to 23)	24	1,614,359,617
CAPITAL ADEQUACY RATIO (21/24)	25	257.11 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2012 12

NIL