

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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: 2015 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	6,493,663,119
Debt securities	1B	2	8,798,180,118
Land and buildings	1C	3	40,000,000
Loans	1D	4	515,114,346
Cash and deposits		5	376,672,543
Other invested assets	1E	6	32,225,496
Investment income due or accrued		7	16,419,437
Outstanding premiums and agents' balances	1F	8	53,592,381
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	58,487
Income tax recoverables		11	0
Fixed assets	1H	12	19,821,281
Inter-fund balances and intra group balances (due from)	1I	13	32,727,712
Other assets	1J	14	239,877,313
Total Assets (1 to 14)		15	16,618,352,233
LIABILITIES			
Policy liabilities	1K	16	15,063,360,085
Other liabilities:			
Outstanding claims		17	1,006,232,602
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	189,951
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	14,217,034
Others	1M	23	504,266,985
Total Liabilities (16 to 23)		24	16,588,266,657
SURPLUS (15 - 24)	1N	25	30,085,576

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	3,751,196,035
Land and buildings	1C	3	0
Loans	1D	4	1,392,336
Cash and deposits		5	35,125,324
Other invested assets	1E	6	1,059,830
Investment income due or accrued		7	16,511,445
Outstanding premiums and agents' balances	1F	8	32,061,714
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	2,114,321
Income tax recoverables		11	0
Fixed assets	1H	12	1,741,801
Inter-fund balances and intra group balances (due from)	1I	13	1,360,290
Other assets	1J	14	50,107,652
Total Assets (1 to 14)		15	3,892,670,748
LIABILITIES			
Policy liabilities	1K	16	2,286,745,902
Other liabilities:			
Outstanding claims		17	118,448,651
Annuities due and unpaid		18	0
Reinsurance deposits		19	211,931,753
Amounts owing to insurers		20	42,992,133
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	14,298,679
Others	1M	23	509,449,622
Total Liabilities (16 to 23)		24	3,183,866,740
SURPLUS (15 - 24)	1N	25	708,804,008

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	6,585,339,877
Debt securities	1B	2	2,005,228,722
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	170,343,927
Other invested assets	1E	6	733,055
Investment income due or accrued		7	8,103,036
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	503,642
Inter-fund balances and intra group balances (due from)	1I	13	1,490,731
Other assets	1J	14	15,897,810
Total Assets (1 to 14)		15	8,787,640,800
LIABILITIES			
Policy liabilities	1K	16	8,642,061,232
Other liabilities:			
Outstanding claims		17	17,031,159
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	407,929
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	16,348,758
Others	1M	23	67,991,189
Total Liabilities (16 to 23)		24	8,743,840,267
SURPLUS (15 - 24)	1N	25	43,800,533

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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: 2015 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: 2015 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: 2015 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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,497,949,102	68,756,085	1,566,705,187
Collective investment schemes	2	739,880,157	4,187,077,775	4,926,957,932
Total (1 to 2) = Row 1 of Form 1	3			6,493,663,119

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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	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: 201512

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	2,628,266,425	35,625	2,628,302,050
Collective investment schemes	2	131,222,240	3,825,815,587	3,957,037,827
Total (1 to 2) = Row 1 of Form 1	3			6,585,339,877

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	2,020,454,521
Qualifying debt securities	2	5,303,162,292
Other debt securities	3	1,474,563,305
Total (1 to 3) = Row 2 of Form 1	4	8,798,180,118

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	837,362,173
Qualifying debt securities	2	2,544,986,442
Other debt securities	3	368,847,420
Total (1 to 3) = Row 2 of Form 1	4	3,751,196,035

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	589,170,496
Qualifying debt securities	2	1,346,370,942
Other debt securities	3	69,687,284
Total (1 to 3) = Row 2 of Form 1	4	2,005,228,722

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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
Nassim Mansion 40 Nassim Hill, #08-44 Nassim Mansion	1	1,440,000	31/12/2015	9,600,000	-1,100,000	8,500,000
Prudential Tower 30 Cecil Street, #30-01	2	26,310,666	31/12/2015	30,900,000	600,000	31,500,000
Total = Row 3 of Form 1	21					40,000,000

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	466,468,822	0	466,468,822
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	48,645,524	0	48,645,524
Total (1 to 4) = Row 4 of Form 1	5			515,114,346

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	1,392,336	0	1,392,336
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			1,392,336

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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 2

Reporting Cycle: 201512

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 - Participating

Reporting Cycle: 201512

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	176,222,200	2,220,791
Total investments in futures contracts (6 to 8)	9	176,222,200	2,220,791
Forward contracts:			
(a) Currency forward contracts	10	2,205,442,722	30,004,705
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	2,205,442,722	30,004,705
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	2,381,664,922	32,225,496
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		32,225,496

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 201512

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	84,684,600	1,059,830
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	84,684,600	1,059,830
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	84,684,600	1,059,830
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		1,059,830

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 201512

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	3,109	89,379
(c) Swaptions	3	0	0
(d) Other options	4	0	
Total investments in options (1 to 4)	5	3,109	89,379
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	69,672,191	284,123
Total investments in futures contracts (6 to 8)	9	69,672,191	284,123
Forward contracts:			
(a) Currency forward contracts	10	34,110,386	359,553
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	34,110,386	359,553
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	103,785,686	733,055
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		733,055

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 201512

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

Reporting Cycle: 201512

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: 201512

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: 201512

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 2

Reporting Cycle: 201512

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 201512

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	53,592,381
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	53,592,381
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	53,592,381
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	53,592,381

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 201512

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	29,644,441
Above 3 months but not exceeding 6 months	3	2,128,422
Above 6 months but not exceeding 12 months	4	275,090
Above 12 months	5	13,761
Gross total (2 to 5)	6	32,061,714
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	32,061,714
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	32,061,714

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 201512

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 201512

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 201512

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 201512

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 201512

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

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	193,915
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	58,487
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	58,487
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	58,487

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	2,923,527
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	2,114,321
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	2,114,321
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	2,114,321

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	100,000
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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Motor vehicles	1	253,506
Computer equipment	2	9,343,587
Other fixed assets	3	10,224,188
Total (1 to 3) = Row 12 of Form 1	4	19,821,281

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	1,737,702
Other fixed assets	3	4,099
Total (1 to 3) = Row 12 of Form 1	4	1,741,801

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	503,642
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	503,642

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	5,887,994
Balances due from overseas branches / related corporations	2	86
Balances due from other insurance funds established and maintained under the Act	3	26,839,632
Total (1 to 3) = Row 13 of Form 1	4	32,727,712

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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	1,360,290
Total (1 to 3) = Row 13 of Form 1	4	1,360,290

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	2,008
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	1,488,723
Total (1 to 3) = Row 13 of Form 1	4	1,490,731

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Receivables	1	4,854,791
Prepayments	2	14,515,021
Corporate club memberships	3	396,327
Rental and service charge deposits	4	6,159,147
Profit commission	5	402,550
Reinsurance recoverable on unpaid claims	6	193,915
Other debtors	7	213,355,562
Total = Row 14 of Form 1	26	239,877,313

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Receivables	1	1,595,000
Prepayments and others	2	5,328,201
Intangible assets	3	2,363,128
Profit Commission	4	26,617,745
Reinsurance recoveries on unpaid claims	5	2,923,527
Other debtors	6	11,280,051
Total = Row 14 of Form 1	26	50,107,652

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Receivables	1	7,366,598
Prepayments and others	2	3,933,618
Intangible assets	3	2,392,131
Profit commission	4	226,585
Reinsurance recoveries on unpaid claims	5	100,000
Other debtors	6	1,878,878
Total = Row 14 of Form 1	26	15,897,810

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	16,618,352,233
Balance in the surplus account	2	30,085,576
Other liabilities	3	1,524,906,572
Policy assets (1 - 2 - 3)	4	15,063,360,085
Sum of liability in respect of each policy of the participating fund	5	14,704,876,461
Minimum condition liability	6	8,106,408,369
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	15,063,360,085

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	12,782,971
Balances due to other insurance funds established and maintained under the Act	3	1,434,063
Total (1 to 3) = Row 22 of Form 1	4	14,217,034

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	50,624
Balances due to overseas branches / related corporations	2	664,141
Balances due to other insurance funds established and maintained under the Act	3	13,583,914
Total (1 to 3) = Row 22 of Form 1	4	14,298,679

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	1,678,090
Balances due to other insurance funds established and maintained under the Act	3	14,670,668
Total (1 to 3) = Row 22 of Form 1	4	16,348,758

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 2015 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: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Outstanding commission	1	65,954,121
Derivative liabilities	2	258,795,805
Accrued expenses	3	53,838,145
Provision for tax	4	30,799,023
Deferred tax	5	957,869
Other creditors	6	93,922,022
Total = Row 23 of Form 1	26	504,266,985

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Outstanding commission	1	25,123,236
Derivative liabilities	2	10,518,346
Accrued expenses	3	7,198,290
Provision for tax	4	22,573,193
Deferred tax	5	300,933
Advance premium deposit	6	401,892,162
Other creditors	7	41,843,462
Total = Row 23 of Form 1	26	509,449,622

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Outstanding commission	1	21,957,884
Derivative liabilities	2	2,497,105
Accrued expenses	3	7,683,817
Provision for tax	4	1,268,686
Deferred tax	5	85,619
Other creditors	6	34,498,078
Total = Row 23 of Form 1	26	67,991,189

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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: 2015 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: 2015 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: 2015 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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	26,185,619
Net income	2	65,897,006
Transfer (to) from head office / shareholders fund	3	-61,997,049
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	30,085,576

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	674,218,050
Net income	2	114,585,958
Transfer (to) from head office / shareholders fund	3	-80,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	708,804,008

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	45,938,154
Net income	2	88,862,379
Transfer (to) from head office / shareholders fund	3	-91,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	43,800,533

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	5,626,990	0	5,626,990
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	221,708,398	0	221,708,398
Total (1 to 3)	4	0	227,335,388	0	227,335,388

**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: 201512

Life: SIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Note 1 The aggregate amounts of loans to and amounts due from -			Amount
(a) Directors			0
(b) Employees of the licensed insurer			22606
	Description	Row no	Amount
Note 2(a) Intangible assets -	NIL	1	0
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.			
NIL			
Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.			
NIL			
Note 5 In respect of financial guarantee business -			Amount
(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period			0
and discount rate used			0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.			0

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

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

	Description	Row no	Amount
Note 2(a) Intangible assets -	The intangible assets pertain to certain agency development expenses.	1	2,363,128
Note 2(a) Intangible assets -	These expenses are stated at cost less accumulated amortisation and	2	0
Note 2(a) Intangible assets -	impairment losses. Amortisation is calculated based on straight-line method.	3	0
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.

NIL

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

NIL

Note 5 In respect of financial guarantee business -

	Amount
(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0

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

0

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

	Description	Row no	Amount
Note 2(a) Intangible assets -	The intangible assets pertain to certain agency development expenses.	1	2,392,131
Note 2(a) Intangible assets -	These expenses are stated at cost less accumulated amortisation and	2	0
Note 2(a) Intangible assets -	impairment losses. Amortisation is calculated based on straight-line method.	3	0
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.
NIL

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

Note 5 In respect of financial guarantee business -	Amount
(a) where premiums are payable in installments, the present value of future installment premiums payable by the insured in a future accounting period	0
and discount rate used	0

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

0

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

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

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

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

As at 31 December 2015, there is a deferred tax liability of \$989,291,617 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 are investments in SICAV funds which invest in debt securities. These investments have been recognised by MAS to be considered as 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: 2015 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: 2015 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,393,851,350
Less: Outward reinsurance premiums	2B	2	2,715,790
Investment revenue	2C	3	56,684,350
Less: Investment expenses		4	38,711,181
Other income	2D	5	10,428,386
Total Income (1 to 5)		6	2,419,537,115
Gross claims settled	2E	7	1,018,252,460
Less: Reinsurance recoveries		8	689,428
Management expenses	2F	9	88,343,417
Distribution expenses	2G	10	309,834,297
Increase (decrease) in net policy liabilities	2H	11	897,848,571
Provision for doubtful debts/ bad debts written off on receivables		12	195,563
Taxation expenses		13	35,107,726
Other expenses	2I	14	4,747,503
Total Outgo (7 to 14)		15	2,353,640,109
Net Income (6 - 15)	2J	16	65,897,006

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	784,571,893
Less: Outward reinsurance premiums	2B	2	293,936,538
Investment revenue	2C	3	97,846,509
Less: Investment expenses		4	2,797,654
Other income	2D	5	995,941
Total Income (1 to 5)		6	586,680,151
Gross claims settled	2E	7	449,476,876
Less: Reinsurance recoveries		8	71,630,459
Management expenses	2F	9	44,531,029
Distribution expenses	2G	10	118,878,576
Increase (decrease) in net policy liabilities	2H	11	-96,615,441
Provision for doubtful debts/ bad debts written off on receivables		12	152
Taxation expenses		13	25,509,102
Other expenses	2I	14	1,944,358
Total Outgo (7 to 14)		15	472,094,193
Net Income (6 - 15)	2J	16	114,585,958

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	1,173,385,853
Less: Outward reinsurance premiums	2B	2	9,497,100
Investment revenue	2C	3	-406,331,968
Less: Investment expenses		4	42,685,957
Other income	2D	5	6,829,767
Total Income (1 to 5)		6	721,700,595
Gross claims settled	2E	7	1,053,960,714
Less: Reinsurance recoveries		8	6,128,788
Management expenses	2F	9	44,852,170
Distribution expenses	2G	10	121,125,731
Increase (decrease) in net policy liabilities	2H	11	-579,060,756
Provision for doubtful debts/ bad debts written off on receivables		12	159
Taxation expenses		13	-4,041,832
Other expenses	2I	14	2,130,818
Total Outgo (7 to 14)		15	632,838,216
Net Income (6 - 15)	2J	16	88,862,379

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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: 2015 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: 2015 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: 2015 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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	244,570,423
Regular premiums - new business	2	329,511,149
Regular premiums - renewal business	3	1,819,769,778
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	2,393,851,350
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	2,393,851,350

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	119,223,152
Regular premiums - new business	2	72,193,825
Regular premiums - renewal business	3	525,154,720
Group business:		
Premiums	4	68,000,196
Direct insurance premiums (1 to 4)	5	784,571,893
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	784,571,893

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	598,191,343
Regular premiums - new business	2	63,364,904
Regular premiums - renewal business	3	511,829,606
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	1,173,385,853
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	1,173,385,853

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	2,715,790
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	2,715,790

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	82,004,785
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	211,931,753
Total (1 to 3) = Row 2 of Form 2	4	293,936,538

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	9,497,100
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	9,497,100

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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	120,832,568	53,861,395	-188,246,238	-13,552,275
Debt securities	2	141,648,763	191,063,430	-31,710,174	301,002,019
Land and Buildings	3	1,408,960	0	631,348	2,040,308
Loans	4	26,783,619	0	0	26,783,619
Cash and deposits	5	1,335,886	0	0	1,335,886
Other invested assets	6	0	-246,655,647	-14,269,560	-260,925,207
Total (1 to 6) = Row 3 of Form 2	7				56,684,350

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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	0	0
Debt securities	2	48,477,325	6,263,005	57,062,764	111,803,094
Land and Buildings	3	0	0	0	0
Loans	4	92,951	0	0	92,951
Cash and deposits	5	54,219	0	0	54,219
Other invested assets	6	0	-17,683,303	3,579,548	-14,103,755
Total (1 to 6) = Row 3 of Form 2	7				97,846,509

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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	114,936,358	148,047,662	-692,183,906	-429,199,886
Debt securities	2	27,062,519	18,310,730	-4,735,216	40,638,033
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	635,420	0	0	635,420
Other invested assets	6	0	-28,444,582	10,039,047	-18,405,535
Total (1 to 6) = Row 3 of Form 2	7				-406,331,968

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	0	0	16,189	16,189
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	16,189	16,189

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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	114,936,358	148,047,662	-692,183,906	-429,199,886
Debt securities	2	25,780,684	18,557,369	-4,458,398	39,879,655
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	617,189	0	0	617,189
Other invested assets	6	0	-28,444,582	10,039,047	-18,405,535
Total (1 to 6) = Row 3 of Form 2	7	141,334,231	138,160,449	-686,603,257	-407,108,577

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Rebates of fund management charges	1	5,782,279
Foreign exchange gain	2	4,391,555
Others	3	254,552
Total = Row 5 of Form 2	26	10,428,386

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Surrender fees	1	925,486
Others	2	70,455
Total = Row 5 of Form 2	26	995,941

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Rebates of fund management charges	1	4,971,599
Foreign exchange gain	2	13,961
Surrender fees	3	1,842,779
Others	4	1,428
Total = Row 5 of Form 2	26	6,829,767

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	33,981,440
Accident and health benefits other than total permanent disability and critical illness	2	226,529
Maturity / anticipated endowment	3	809,322,793
Surrenders	4	133,427,523
Annuities	5	1,939,199
Cash bonuses	6	39,336,227
Others	7	18,749
Total (1 to 7) = Row 7 of Form 2	8	1,018,252,460

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	87,922,005
Accident and health benefits other than total permanent disability and critical illness	2	237,307,145
Maturity / anticipated endowment	3	73,110,498
Surrenders	4	7,184,894
Annuities	5	37,798,769
Cash bonuses	6	0
Others	7	6,153,565
Total (1 to 7) = Row 7 of Form 2	8	449,476,876

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	65,919,619
Accident and health benefits other than total permanent disability and critical illness	2	-63,600
Maturity / anticipated endowment	3	27,363,851
Surrenders	4	960,730,266
Annuities	5	0
Cash bonuses	6	0
Others	7	10,578
Total (1 to 7) = Row 7 of Form 2	8	1,053,960,714

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	47,787,254
Office rent	2	4,897,924
Head office / parent company expenses	3	8,867,612
Directors' fees	4	224,950
Audit fees	5	402,595
Managing agent's fees	6	0
Repairs and maintenance	7	1,808,965
Public utilities	8	294,730
Printing, stationery and periodicals	9	823,327
Postage, telephone and telex charges	10	280,201
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	3,013,279
Advertising and subscriptions	14	97,670
Entertainment	15	40,790
Travelling expenses	16	163,917
Other Office Expenses	1	3,230,168
Customer Services	2	16,050
Life administration and operation services	3	14,643,159
Other fees and charges	4	1,750,826
Total = Row 9 of Form 2	27	88,343,417

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	30,410,948
Office rent	2	1,960,123
Head office / parent company expenses	3	2,987,539
Directors' fees	4	52,940
Audit fees	5	220,544
Managing agent's fees	6	0
Repairs and maintenance	7	1,144,309
Public utilities	8	99,296
Printing, stationery and periodicals	9	328,767
Postage, telephone and telex charges	10	193,754
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	797,339
Advertising and subscriptions	14	32,906
Entertainment	15	26,255
Travelling expenses	16	93,887
Other office expenses	1	1,852,225
Customer services	2	8,797
Life administration and operation services	3	7,579,734
Other fees and charges	4	-3,258,334
Total = Row 9 of Form 2	27	44,531,029

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	24,125,266
Office rent	2	2,570,760
Head office / parent company expenses	3	4,654,320
Directors' fees	4	121,716
Audit fees	5	340,734
Managing agent's fees	6	0
Repairs and maintenance	7	944,795
Public utilities	8	154,694
Printing, stationery and periodicals	9	406,603
Postage, telephone and telex charges	10	165,475
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	106,886
Advertising and subscriptions	14	51,264
Entertainment	15	18,375
Travelling expenses	16	88,377
Other office expenses	1	1,872,344
Customer service	2	9,519
Life administration and operation services	3	8,320,787
Other fees and chargers	4	900,255
Total = Row 9 of Form 2	27	44,852,170

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	17,899,145
First period commissions - regular premium	2	87,623,292
Renewal commissions	3	39,453,493
Group business:		
Commissions	4	0
Overriding commissions	5	38,756,992
Production and other bonuses	6	21,297,115
Trailer fees	7	0
Cost of benefits and services	8	47,005,856
Other cash payments	9	58,466,153
Total distribution cost excluding reinsurance commissions (1 to 9)	10	310,502,046
Reinsurance commissions	11	667,749
Total (10 - 11) = Row 10 of Form 2	12	309,834,297

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	10,421,990
First period commissions - regular premium	2	27,348,548
Renewal commissions	3	24,306,159
Group business:		
Commissions	4	9,927,787
Overriding commissions	5	24,544,958
Production and other bonuses	6	9,340,709
Trailer fees	7	0
Cost of benefits and services	8	25,213,409
Other cash payments	9	14,957,106
Total distribution cost excluding reinsurance commissions (1 to 9)	10	146,060,666
Reinsurance commissions	11	27,182,090
Total (10 - 11) = Row 10 of Form 2	12	118,878,576

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	12,784,419
First period commissions - regular premium	2	22,340,656
Renewal commissions	3	17,522,053
Group business:		
Commissions	4	0
Overriding commissions	5	22,794,552
Production and other bonuses	6	11,278,388
Trailer fees	7	4,460,753
Cost of benefits and services	8	25,238,676
Other cash payments	9	5,101,271
Total distribution cost excluding reinsurance commissions (1 to 9)	10	121,520,768
Reinsurance commissions	11	395,037
Total (10 - 11) = Row 10 of Form 2	12	121,125,731

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	15,063,360,085
Net policy liabilities at beginning of period	2	14,165,511,514
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	897,848,571

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	2,286,745,902
Net policy liabilities at beginning of period	2	2,383,361,343
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-96,615,441

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	8,642,061,232
Net policy liabilities at beginning of period	2	9,221,121,988
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-579,060,756

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Depreciation	1	4,685,747
Loss on sale of fixed assets	2	394
Others	3	61,362
Total = Row 14 of Form 2	26	4,747,503

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Depreciation	1	1,520,903
Foreign exchange loss	2	411,435
Others	3	12,020
Total = Row 14 of Form 2	26	1,944,358

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Depreciation	1	1,868,531
Foreign exchange loss	2	257,214
Others	3	5,073
Total = Row 14 of Form 2	26	2,130,818

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	29,233,204
Surplus account investment revenue	2	16,189
Less: Surplus account investment expenses	3	-647,613
Surplus account investment income (2 - 3)	4	663,802
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	36,000,000
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	65,897,006

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 201512

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	211,201,497	445	385,382,662	45,161,533	18,233	1,217,082,000
Endowment	2	37,544,085	315	2,221,845	338,528,985	63,438	2,587,909,347
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	248,745,582	760	387,604,507	383,690,518	81,671	3,804,991,347
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		30	421,471	1,981,399	562	23,746,820
Maturity	10		1,902	63,913,709	21,425,585	8,451	299,357,875
Expiry	11		0	0	0	0	0
Surrender	12		258	4,585,858	16,026,691	6,720	291,769,791
Forfeiture	13		0	0	38,911,767	11,465	419,540,553
Net transfers	14		0	0	0	0	0
Others	15		25	6,789,425	98,821,442	5,943	285,694,359
Total (9 to 15)	16		2,215	75,710,463	177,166,884	33,141	1,320,109,398
Annuities only	17		62	528,739	53,847	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		721	543,058,662	342,498,793	193,921	13,416,604,354
Endowment	19		21,545	493,284,911	1,868,047,445	502,573	17,984,830,228
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	81,922	0	7,745,000
Total (18 to 23)	24		22,266	1,036,343,573	2,210,628,160	696,494	31,409,179,582
Annuities only (last period's 25 + 8 -17)	25		1,059	6,595,834	196,592	38	219,205

**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

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	112,250,996	154	395,941,969	0	0	0
Endowment	2	0	0	0	1,769,608	0	2,654,412
Term	3	6,372,847	125	80,821,500	15,751,044	10,982	6,166,179,470
Accident	4	0	0	0	3,975,150	6,312	700,071,000
Health	5	743,350	2,139	10,695,000	74,151,651	125,152	2,099,396,853
Others	6	0	0	0	275,321	136	7,836,500
Total (1 to 6)	7	119,367,193	2,418	487,458,469	95,922,774	142,582	8,976,138,235
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		21	12,489,257	534,199	103	31,050,673
Maturity	10		2,392	60,899,285	2,400	3	741,542
Expiry	11		1,919	51,410,452	39,328,139	67,388	3,952,883,855
Surrender	12		36	5,236,898	58,312	33	3,276,920
Forfeiture	13		0	0	34,028	14	1,690,000
Net transfers	14		0	0	0	0	0
Others	15		40	-160,592,339	6,141,241	2,428	263,575,593
Total (9 to 15)	16		4,408	-30,556,447	46,098,319	69,969	4,253,218,583
Annuities only	17		63	391,960	3,778	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		2,554	5,040,510,305	2,434,453	246	50,208,069
Endowment	19		4,565	141,056,135	12,014,350	1	27,278,001
Term	20		3,291	653,260,112	93,925,692	67,631	36,639,072,127
Accident	21		0	0	32,316,622	31,890	3,368,544,700

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		5,977	29,885,000	491,693,800	900,302	9,824,159,309
Others	23		0	875,000	2,033,045	859	109,313,500
Total (18 to 23)	24		16,387	5,865,586,552	634,417,962	1,000,929	50,018,575,706
Annuities only (last period's 25 + 8 -17)	25		7,228	38,127,832	161,495	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

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	88,838,352	2,065	85,001,091	53,227,517	12,178	2,085,388,517
Endowment	2	513,171,830	14,593	567,914,892	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	602,010,182	16,658	652,915,983	53,227,517	12,178	2,085,388,517
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		451	9,211,609	571,951	190	21,530,571
Maturity	10		612	15,873,366	293,439	144	6,154,994
Expiry	11		0	0	0	0	0
Surrender	12		24,421	780,167,861	21,161,823	9,621	1,742,810,372
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		129	4,247,938	17,210,676	468	300,168,295
Total (9 to 15)	16		25,613	809,500,774	39,237,889	10,423	2,070,664,232
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		27,076	828,918,655	578,059,207	232,990	42,674,798,600
Endowment	19		234,618	4,495,049,700	13,270,725	7,648	351,075,912
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		261,694	5,323,968,355	591,329,932	240,638	43,025,874,512
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

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

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

ANNUAL RETURN: NOTES TO FORM 3

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

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

Business in Force	Single Premium	Regular Premium
PAR RIDERS (Acquired from UOB: ACC CI ON PAR)		81,922
Total		81,922

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

Terminations and Transfers	Single Premium	Regular Premium
ALTERATION		71,205,762
CFI		26,764,730
Error CC, Death Claim		850,950
Total		98,821,442

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
PRUMORTGAGE		22,941,414
Total		22,941,414

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

New Business	Single Premium	Regular Premium
PRUMORTGAGE	0	978,370
Total	0	978,370

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

Business in Force	Single Premium	Regular Premium
NON PAR RIDERS		141,870

PRUTERM TOTAL REFUND& PRUCOVER TOTAL REFUND		1,871,899
UNEMPLOYMENT COVER		19,276
Total		2,033,045

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

New Business	Single Premium	Regular Premium
PRUTERM TOTAL REFUND& PRUCOVER TOTAL REFUND	0	275,321
Total	0	275,321

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

Terminations and Transfers	Single Premium	Regular Premium
ALTERATION		3,962,559
CFI		1,721,582
OTHERS		457,100
Total		6,141,241

Note 3 - Details of annuity contracts sold under the CPF Minimum Sum Scheme (Rows 8 and 25).

Business in Force	Single Premium	Regular Premium
Annuity		18,681
Total		18,681

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

Terminations and Transfers	Single Premium	Regular Premium
ALTERATION		13,822,476
CFI		3,388,200
Total		17,210,676

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

The negative movement from inforce business in Termination Section (Other Category) of non-participating fund is due to exchange rate movement and PruShield repricing.

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

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

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

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

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	250	17,749	2,152,419,899	0	1,979,405
Accident	2	0	0	0	0	95,367
Health	3	455	22,755	117,760,500	0	6,956,437
Others	4	0	0	0	0	27,672
Total (1 to 6)	5	705	40,504	2,270,180,399	0	9,058,881
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	10,115	427,064,209	10,161	10,152,418
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	501	32,005	1,051,871,543		12,787,567
Death, total permanent disability, critical illness	10	0	56	3,018,666		8,205
Others	11	16	16	800,000		25,596
Total (9 to 11)	12	517	32,077	1,055,690,209		12,821,368

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	1,055	314,182	11,202,063,687		11,174,525
Accident	15	0	0	0		739,138
Health	16	2,031	147,045	738,478,000		48,436,337
Others	17	184	184	9,850,000		447,104
Total (14 to 17)	18	3,270	461,411	11,950,391,687		60,797,104
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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

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

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

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

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

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

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

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

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

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

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

Life: SIF - Participating

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

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

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
OTHERS		447,104
Sum:		447,104

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

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

New Business OTHERS	0	27,672
Sum:	0	27,672

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

Terminations and Transfers	Single Premium	Regular Premium
Terminations (Deletions)		25,596
Sum:		25,596

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

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

Life: SIF - Investment-Linked

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

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

Life: OIF - Participating 2

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

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

Life: OIF - Participating

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

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

Life: OIF - Non-Participating

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

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

Life: OIF - Investment-Linked

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

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

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

NIL

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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	227,760,723	0	208,180,918	0	25,577,869	0	32,300,557	0	811,179	0	494,631,246	0
Reinsurance ceded	2	0	0	44,257,078	0	6,721,966	0	7,450,525	0	37,182	0	58,466,751	0
Net premiums written (1 - 2)	3	227,760,723	0	163,923,840	0	18,855,903	0	24,850,032	0	773,997	0	436,164,495	0
Premium liabilities at beginning of period	4	3,563,530	0	143,148,944	0	2,623,004	0	7,222,444	0	17,046	0	156,574,968	0
Premium liabilities at end of period	5	2,871,105	0	202,754,152	0	3,505,551	0	7,305,516	0	26,725	0	216,463,049	0
Premium earned during the period (3 + 4 - 5)	6	228,453,148	0	104,318,632	0	17,973,356	0	24,766,960	0	764,318	0	376,276,414	0
B. CLAIMS													
Gross claims settled	7	179,232,001	0	51,501,125	0	4,712,761	0	2,946,350	0	341,249	0	238,733,486	0
Reinsurance recoveries	8	0	0	12,721,801	0	2,229,487	0	1,346,553	0	30,060	0	16,327,901	0
Net claims settled (7 - 8)	9	179,232,001	0	38,779,324	0	2,483,274	0	1,599,797	0	311,189	0	222,405,585	0
Claim liabilities at end of period	10	18,099,402	0	84,926,070	0	9,027,427	0	964,516	0	843	0	113,018,258	0
Claim liabilities at beginning of period	11	12,908,883	0	76,506,340	0	11,286,783	0	450,208	0	300	0	101,152,514	0
Net claims incurred (9 + 10 - 11)	12	184,422,520	0	47,199,054	0	223,918	0	2,114,105	0	311,732	0	234,271,329	0
C. MANAGEMENT EXPENSES													
Management expenses	13	13,012,687	0	13,089,456	0	1,691,579	0	2,901,932	0	45,963	0	30,741,617	0
D. DISTRIBUTION EXPENSES													
Commissions	14	27,963,870	0	38,914,329	0	2,146,338	0	9,884,406	0	171,749	0	79,080,692	0
Reinsurance commissions	15	0	0	20,031,318	0	184,022	0	3,025,714	0	3,557	0	23,244,611	0
Net commissions incurred (14 - 15)	16	27,963,870	0	18,883,011	0	1,962,316	0	6,858,692	0	168,192	0	55,836,081	0
Other distribution expenses	17	15,392,417	0	9,664,003	0	1,248,900	0	2,142,509	0	33,935	0	28,481,764	0
E. UNDERWRITING RESULTS (6-12-13-16-17)													
	18	-12,338,346	0	15,483,108	0	12,846,643	0	10,749,722	0	204,496	0	26,945,623	0
F. NET INVESTMENT INCOME													
	19	130,961	0	7,040,015	0	124,732	0	295,681	0	891	0	7,592,280	0
G. OPERATING RESULTS (18 + 19)													
	20	-12,207,385	0	22,523,123	0	12,971,375	0	11,045,403	0	205,387	0	34,537,903	0
H. OTHERS													
Number of policies in force	21	863,157	0	42,030	0	566	0	31,854	0	564	0	938,171	0
Number of lives covered under policies in force	22	863,157	0	381,104	0	442,259	0	149,329	0	11,974	0	1,847,823	0
Number of claims registered	23	144,547	0	1,239	0	43	0	5,887	0	313	0	152,029	0

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	9,564	43,019,661	0	2,635,541	0	258,302	16,064	677,163	0	0	25,628	46,590,667
Reinsurance ceded	2	2,395	0	0	1,028,018	0	184,756	0	81,116	0	0	2,395	1,293,890
Net premiums written (1 - 2)	3	7,169	43,019,661	0	1,607,523	0	73,546	16,064	596,047	0	0	23,233	45,296,777
Premium liabilities at beginning of period	4	1,701	16,331,297	0	1,227,923	0	79,835	284,965	326,233	0	0	286,666	17,965,288
Premium liabilities at end of period	5	2,003	19,266,846	0	641,075	0	62,830	266,691	164,715	0	0	268,694	20,135,466
Premium earned during the period (3 + 4 - 5)	6	6,867	40,084,112	0	2,194,371	0	90,551	34,338	757,565	0	0	41,205	43,126,599
B. CLAIMS													
Gross claims settled	7	0	29,691,772	0	1,998,592	0	301,667	0	202,395	0	0	0	32,194,426
Reinsurance recoveries	8	0	0	0	1,384,008	0	105,000	0	50,000	0	0	0	1,539,008
Net claims settled (7 - 8)	9	0	29,691,772	0	614,584	0	196,667	0	152,395	0	0	0	30,655,418
Claim liabilities at end of period	10	0	6,747,438	0	0	0	0	0	0	0	0	0	6,747,438
Claim liabilities at beginning of period	11	0	5,648,300	0	0	0	0	0	0	0	0	0	5,648,300
Net claims incurred (9 + 10 - 11)	12	0	30,790,910	0	614,584	0	196,667	0	152,395	0	0	0	31,754,556
C. MANAGEMENT EXPENSES													
Management expenses	13	250	3,645,872	0	103,094	0	10,104	1,443	26,489	0	0	1,693	3,785,559
D. DISTRIBUTION EXPENSES													
Commissions	14	2,222	5,565,836	0	167,345	0	21,817	4,916	87,915	0	0	7,138	5,842,913
Reinsurance commissions	15	42	0	0	2,704,495	0	0	0	0	0	0	42	2,704,495
Net commissions incurred (14 - 15)	16	2,180	5,565,836	0	-2,537,150	0	21,817	4,916	87,915	0	0	7,096	3,138,418
Other distribution expenses	17	185	306,206	0	14,057	0	1,378	1,066	3,612	0	0	1,251	325,253
E. UNDERWRITING RESULTS (6-12-13-16-17)													
	18	4,252	-224,712	0	3,999,786	0	-139,415	26,913	487,154	0	0	31,165	4,122,813
F. NET INVESTMENT INCOME													
	19	75	222,949	0	5,332	0	523	11,228	1,370	0	0	11,303	230,174
G. OPERATING RESULTS (18 + 19)													
	20	4,327	-1,763	0	4,005,118	0	-138,892	38,141	488,524	0	0	42,468	4,352,987
H. OTHERS													
Number of policies in force	21	14	2,031	0	0	0	0	36	0	0	0	50	2,031
Number of lives covered under policies in force	22	14	147,045	0	0	0	0	36	0	0	0	50	147,045
Number of claims registered	23	0	315,574	0	13	0	5	0	13	0	0	0	315,605

ANNUAL RETURN: NOTES TO FORM 7

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

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

Nil

ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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	13,079,002,996	0	0	0	16,127,045	13,095,130,041
Debt securities	2	14,554,604,875	0	0	0	54,556,068	14,609,160,943
Land and buildings	3	40,000,000	0	0	0	0	40,000,000
Loans	4	516,506,682	0	0	0	2,611,906	519,118,588
Cash and deposits	5	582,141,794	0	0	0	4,349,864	586,491,658
Other invested assets	6	34,018,381	0	0	0	0	34,018,381
Investment income due or accrued	7	41,033,918	0	0	0	724,575	41,758,493
Outstanding premiums and agents' balances	8	85,654,095	0	0	0	0	85,654,095
Deposits withheld by cedants	9	0	0	0	0	0	0

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Reinsurance recoverables (on paid claims)	10	2,172,808	0	0	0	0	2,172,808
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	22,066,724	0	0	0	0	22,066,724
Inter-fund balances and intra-group balances (due from)	13	35,578,733	0	0	0	53,551	35,632,284
Other assets	14	305,882,775	0	0	0	311,556,704	617,439,479
Total Assets (1 to 14)	15	29,298,663,781	0	0	0	389,979,713	29,688,643,494
LIABILITIES							
Policy liabilities	16	25,992,167,219	0	0	0		25,992,167,219
Other liabilities							
Outstanding claims	17	1,141,712,412	0	0	0	0	1,141,712,412
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	211,931,753	0	0	0	0	211,931,753
Amounts owing to insurers	20	43,590,013	0	0	0	0	43,590,013
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	44,864,471	0	0	0	7,787,770	52,652,241
Others	23	1,081,707,796	0	0	0	31,868,814	1,113,576,610
Total Liabilities (16 to 23)	24	28,515,973,664	0	0	0	39,656,584	28,555,630,248
NET ASSETS (15 - 24)	25	782,690,117	0	0	0	350,323,129	1,133,013,246
SHAREHOLDERS' EQUITY & SURPLUS							

Paid-up capital	26					526,557,000	526,557,000
Reserves:							
Unappropriated profits (losses)	27					-177,191,893	-177,191,893
Other reserves	28					958,022	958,022
Surplus	29	782,690,117	0	0	0		782,690,117
Total (26 to 29)	30	782,690,117	0	0	0	350,323,129	1,133,013,246

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Description	Row No	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	526,557,000	740,202	-151,082,885	376,214,317
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	217,820	0	217,820
Net profit for the period	4	0	0	-9,106,057	-9,106,057
Dividends paid for the period	5	0	0	-250,000,000	-250,000,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	232,997,049	232,997,049
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	526,557,000	958,022	-177,191,893	350,323,129

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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: 2015 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Note 1 - Breakdown of "Other Reserves"	Row No.	Amount
Capital Contribution Reserve	1	958,022
employee services received for the share-based payments	3	0
The capital contribution reserve comprises the cumulative value of	2	0

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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	4,351,809,096	0	0	0		4,351,809,096
Less: Outward reinsurance premiums	2	306,149,428	0	0	0		306,149,428
Investment revenue	3	-251,801,109	0	0	0	1,843,164	-249,957,945
Less: Investment expenses	4	84,194,792	0	0	0	-150,991	84,043,801
Other income	5	18,254,094	0	0	0	440,027	18,694,121
Total Income (1 to 5)	6	3,727,917,861	0	0	0	2,434,182	3,730,352,043
Gross claims settled	7	2,521,690,050	0	0	0		2,521,690,050
Less: Reinsurance recoveries	8	78,448,675	0	0	0		78,448,675
Management expenses	9	177,726,616	0	0	0	6,239,560	183,966,176
Distribution expenses	10	549,838,604	0	0	0	7,752,751	557,591,355
Increase (decrease) in net policy liabilities	11	222,172,374	0	0	0		222,172,374
Provision for doubtful debts / bad debts written off on receivables	12	195,874	0	0	0	130,831	326,705
Taxation expenses	13	56,574,996	0	0	0	-2,638,587	53,936,409
Other expenses	14	8,822,679	0	0	0	55,684	8,878,363
Total Outgo (7 to 14)	15	3,458,572,518	0	0	0	11,540,239	3,470,112,757
NET INCOME (6 - 15)	16	269,345,343	0	0	0	-9,106,057	260,239,286

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201512

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: 2015 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	720	542,958,662	0	143,211,294	847,341	0	111,600,386	0	255,659,021
- Regular Premium	2	193,922	13,416,704,354	340,892,491	2,896,794,563	207,862,944	3,067,032,055	4,294,957,169	58,402,976	4,390,985,597
Endowment										
- Single Premium	3	52,598	493,306,019	0	479,961,093	3,883,304	0	240,446,995	0	724,291,392
- Regular Premium	4	502,788	17,999,303,978	1,874,167,529	11,730,010,324	445,574,151	9,228,499,743	6,610,860,130	25,352,980	9,583,297,842
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	1,097	567,920	198,992	93,402,160	804,261	1,027,397	15,931,158	16,051	109,126,233
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	751,125	32,452,840,933	2,215,259,012	15,343,379,434	658,972,001	12,296,559,195	11,273,795,838	83,772,007	15,063,360,085
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
- Single Premium	14	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
Sub Total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	751,125	32,452,840,933	2,215,259,012	15,343,379,434	658,972,001	12,296,559,195	11,273,795,838	83,772,007	15,063,360,085

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: 2015 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	720	542,958,662	0	204,808,226	1,128,247	0	3,395,168	0	209,331,641
- Regular Premium	2	193,922	13,416,704,354	340,892,491	4,403,793,791	261,962,910	3,727,519,017	217,912,583	357,662,360	1,513,812,627
Endowment										
- Single Premium	3	52,598	493,306,019	0	511,926,605	4,158,039	0	932,000	0	517,016,644
- Regular Premium	4	502,788	17,999,303,978	1,874,167,529	14,207,045,214	499,157,156	10,595,983,038	104,873,606	1,549,386,705	5,764,479,643
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	1,097	567,920	198,992	99,843,909	881,511	1,121,026	2,140,731	22,689	101,767,814
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	751,125	32,452,840,933	2,215,259,012	19,427,417,745	767,287,863	14,324,623,081	329,254,088	1,907,071,754	8,106,408,369
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
- Single Premium	14	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	15	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	16	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	17	0	0	0	0	0	0	0	0	0
Sub Total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	751,125	32,452,840,933	2,215,259,012	19,427,417,745	767,287,863	14,324,623,081	329,254,088	1,907,071,754	8,106,408,369

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2015 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 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
Others	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	0	0	0	0	0	0	0	0	0
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub Total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	0	0	0	0	0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2015 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	2,599	5,389,074,467	0	1,030,310,009	54,918,304	0	91,002,878	10,520	1,176,241,711
- Regular Premium	2	246	52,849,500	2,368,443	15,597,983	480,598	2,692,989	1,738,165	2,468	15,126,225
Endowment										
- Single Premium	3	4,565	139,309,298	0	138,109,283	192,130	0	9,766	0	138,311,179
- Regular Premium	4	4,449	27,344,838	12,173,732	52,278,770	750,615	22,651,807	133,717	95,352	30,606,647
Term	5	108,982	51,655,676,514	103,888,486	553,668,362	35,395,060	819,828,963	52,300,899	225,944,748	47,480,106
Accident and Health	6	2,825,076	66,065,990,385	522,966,763	4,943,020,544	601,353,710	7,456,196,421	678,904,431	1,461,249,400	228,331,664
Annuity	7	7,270	46,466,467	161,495	587,280,135	2,013,882	705,826	28,397,531	0	616,985,722
Others	8	11,157	175,509,947	66,289,486	28,837,311	1,529,649	668,083	3,963,771	0	33,662,648
Sub total (1 to 8)	9	2,964,344	123,552,221,416	707,848,405	7,349,102,397	696,633,948	8,302,744,089	856,451,158	1,687,302,488	2,286,745,902

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: 2015 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	34,447	786,924,773	0	9,185,360	47,030,491	99,797,141	1,716,556	48,298,612	6,433,878	693,669,656	700,103,534
- Regular Premium	2	286,816	24,132,037,008	578,126,129	3,289,573,121	1,247,755,687	8,984,014,429	141,770,194	4,311,032,090	6,116,663	3,246,590,570	3,252,707,233
Endowment												
- Single Premium	3	452,400	4,541,162,573	0	2,491,820	275,262,304	517,188,300	1,415,945	244,119,919	6,101,688	4,340,318,106	4,346,419,794
- Regular Premium	4	7,887	336,642,624	12,262,231	5,552,312	11,967,001	50,640,344	260,232	33,030,212	169,413	342,661,258	342,830,671
Term	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	781,550	29,796,766,978	590,388,360	3,306,802,613	1,582,015,483	9,651,640,214	145,162,927	4,636,480,833	18,821,642	8,623,239,590	8,642,061,232

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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: 2015 12

Life: SIF - Participating 2

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 12

Life: SIF - Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	20,071,684		20,071,684
Mortality/Morbidity	2	-33,270,945	-65,350,761	32,079,816
Forfeiture/Surrender	3	-172,597,046	-196,200,401	23,603,355
Interest	4	20,922,401	681,775,543	-660,853,142
Expense	5	-178,002,053	-178,898,702	896,649
Change in basis	6	-16,134,975		-16,134,975
Miscellaneous	7	424,907,941	-241,325,678	666,233,619
Total (1 to 7)	8			65,897,006

**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: 2015 12

Life: SIF - Non-Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-14,612,741		-14,612,741
Mortality/Morbidity	2	-282,573,604	-322,157,693	39,584,089
Forfeiture/Surrender	3	-6,000,110	-32,052,016	26,051,906
Interest	4	86,065,599	41,644,366	44,421,233
Expense	5	-85,762,393	-79,405,762	-6,356,631
Change in basis	6	-45,434,297		-45,434,297
Miscellaneous	7	462,903,506	391,971,107	70,932,399
Total (1 to 7)	8			114,585,958

**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: 2015 12

Life: SIF - Investment-Linked

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-36,102,794		-36,102,794
Mortality/Morbidity	2	-54,371,176	-63,240,016	8,868,840
Forfeiture/Surrender	3	925,544	2,276,815	-1,351,271
Interest	4	-8,045,464	232,192	-8,277,656
Expense	5	-90,687,022	-89,766,939	-920,083
Change in basis	6	-2,517,088		-2,517,088
Miscellaneous	7	279,660,378	150,497,947	129,162,431
Total (1 to 7)	8			88,862,379

**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: 2015 12

Life: OIF - Participating 2

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 12

Life: OIF - Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 12

Life: OIF - Non-Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 12

Life: OIF - Investment-Linked

Description	Row No	From 01/01/2015 to 31/12/2015		
		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: 2015 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: 2015 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	15,063,360,085	0
Non-Participating Fund	2,286,745,902	0
Investment-Linked Fund	8,642,061,232	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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	193,906,134	0
Terminal Bonus	4	108,169,071	0
Total amt to policy owners (1 to 4)	5	302,075,205	0
Allocation to surplus account	6	29,233,204	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

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

Total gross allocation: (a)	370,859,845
Policy owners gross allocation: (b)	335,639,117
Surplus account gross allocation: (c)	35,220,728
Policy owner tax: (d) = 10% x (b)	33,563,912
Shareholder tax: (e) = 17% x (c)	5,987,524
Policy owner net allocation: (f) = (b) - (d)	302,075,205
Surplus account net allocation: (g) = (c) - (e)	29,233,204

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: 2015 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	193,906,134	0
Terminal Bonus	4	108,169,071	0
Total amt to policy owners (1 to 4)	5	302,075,205	0
Allocation to surplus account	6	29,233,204	0

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

None

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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 2

Reporting Cycle: 2015 12

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	30,085,576
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	5,636,897,919
Policy liabilities - minimum condition liability	3	6,956,951,716
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	5,636,897,919
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	485,767
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	485,767
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	5,666,497,728
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	406,437,833
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	406,437,833
Modified minimum condition liability	16	8,512,846,202
Minimum condition liability	17	8,106,408,369
(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	11,013,851,447
Higher of 21 or 22:	20	15,063,360,085
Sum of total risk requirement and minimum condition liability of the insurance fund	21	10,428,770,996
Policy liabilities of the insurance fund	22	15,063,360,085
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		406,437,833
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities			
Equity Investment Risk Requirement (35 to 36)	34		1,039,271,488
(a) Specific Risk Requirement	35	519,635,744	
(b) General Risk Requirement	36	519,635,744	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		608,217,839
(a) Sum of: (39 + 42)	38	-45,463,108	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	581,602,111	
Debt specific risk requirement	40	201,701,775	
Debt general risk requirement	41	379,900,336	
Liability adjustment requirement in an increasing interest rate environment	42	-627,065,219	
(b) Sum of: (44 + 47)	43	608,217,839	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-178,198,561	
Debt specific risk requirement	45	201,701,775	
Negative of debt general risk requirement	46	-379,900,336	
Liability adjustment requirement in a decreasing interest rate environment	47	786,416,400	
Loan Investment Risk Requirement	48		3,891,642
Property Risk Requirement	49		6,400,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		225,474,440
Derivative Counterparty Risk Requirement	51		2,770,514
Miscellaneous Risk Requirement	52		29,898,871
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		1,915,924,794
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	2,322,362,627

**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: 2015 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	708,804,008
Less:		
Reinsurance adjustment	6	1,955,329
Financial resource adjustment: (8 to 12)	7	3,236,353
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	873,225
(d) intangible assets	11	2,363,128
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	703,612,326
(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	211,072,565
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	211,072,565	
Modified policy liabilities	25	2,497,818,467	
Policy Liabilities	26	2,286,745,902	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	1,550,053,159	
Sum of total risk requirement and policy liabilities of the insurance fund	29	2,619,701,953	
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		211,072,565
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		113,005,887
(a) Sum of: (39 + 42)	38	101,037,531	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	236,329,115	
Debt specific risk requirement	40	69,735,582	
Debt general risk requirement	41	166,593,533	
Liability adjustment requirement in an increasing interest rate environment	42	-135,291,584	
(b) Sum of: (44 + 47)	43	113,005,887	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-96,857,951	
Debt specific risk requirement	45	69,735,582	
Negative of debt general risk requirement	46	-166,593,533	
Liability adjustment requirement in a decreasing interest rate environment	47	209,863,838	
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		365,289
Miscellaneous Risk Requirement	52		8,512,310
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		121,883,486
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	332,956,051

**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: 2015 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	43,800,533
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	3,333,621
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	941,490
(d) intangible assets	11	2,392,131
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	40,466,912
(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	4,173,774
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	4,173,774	
Modified policy liabilities	25	8,646,235,006	
Policy Liabilities	26	8,642,061,232	
(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	8,623,239,590	
Sum of total risk requirement and policy liabilities of the insurance fund	29	8,651,885,666	
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		4,173,774
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		3,754,852
(a) Sum of: (39 + 42)	38	3,754,852	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	5,176,996	
Debt specific risk requirement	40	1,738,790	
Debt general risk requirement	41	3,438,206	
Liability adjustment requirement in an increasing interest rate environment	42	-1,422,144	
(b) Sum of: (44 + 47)	43	185,042	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-1,699,416	
Debt specific risk requirement	45	1,738,790	
Negative of debt general risk requirement	46	-3,438,206	
Liability adjustment requirement in a decreasing interest rate environment	47	1,884,458	
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		2,200
Miscellaneous Risk Requirement	52		809,363
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		4,566,415
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	1,084,245
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
Total C3 Requirement (54 to 60)	61	1,084,245
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	9,824,434

**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: 2015 12

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

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

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

PACS Par fund invests in equity futures, which are classified under "other invested assets" in Form 1, but the specific risk charge is calculated under equity investments specific risk requirement (tab "E2" of the asset template).
Hence, equity investments specific risk requirement is not 8% of equity securities in Form 1.

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 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	2,580,328
(a) Specific Risk Requirement	22	1,290,164
(b) General Risk Requirement	23	1,290,164
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	2,832,531
(a) Sum of: (26 + 29)	25	2,832,531
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	2,832,531
Debt specific risk requirement	27	951,358
Debt general risk requirement	28	1,881,173
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-929,815
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	-929,815
Debt specific risk requirement	32	951,358
Negative of debt general risk requirement	33	-1,881,173
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	208,952
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	1,204
Miscellaneous Risk Requirement	38	1,456,752
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	7,079,767
Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	7,079,767

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	752,604,541
Balances in the surplus account of each participating fund	2	30,085,576
Paid-up ordinary share capital	3	526,557,000
Unappropriated profits (losses)	4	-177,191,893
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	1,955,329
Financial resource adjustment: (10 to 14)	9	301,350,760
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	0
(b) charged assets	11	0
(c) deferred tax assets	12	2,448,469
(d) intangible assets	13	298,902,291
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	828,749,135
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognized as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds		
	20	5,275,131,195

Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21		6,103,880,330
(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	2,665,143,112	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	7,079,767	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		2,672,222,879
CAPITAL ADEQUACY RATIO (21/24)	25		228.42%

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2015 12

NIL