

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	8,578,693,971
Debt securities	1B	2	9,217,738,204
Land and buildings	1C	3	40,330,000
Loans	1D	4	576,771,678
Cash and deposits		5	356,895,854
Other invested assets	1E	6	10,209,039
Investment income due or accrued		7	16,779,205
Outstanding premiums and agents' balances	1F	8	57,734,938
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	21,629,686
Inter-fund balances and intra group balances (due from)	1I	13	4,944,633
Other assets	1J	14	398,729,231
Total Assets (1 to 14)		15	19,280,456,439
LIABILITIES			
Policy liabilities	1K	16	17,372,182,930
Other liabilities:			
Outstanding claims		17	1,229,031,186
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	287,437
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	52,089,518
Others	1M	23	590,597,918
Total Liabilities (16 to 23)		24	19,244,188,989
SURPLUS (15 - 24)	1N	25	36,267,450

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	3,901,429,177
Land and buildings	1C	3	0
Loans	1D	4	2,074,348
Cash and deposits		5	112,195,034
Other invested assets	1E	6	511,786
Investment income due or accrued		7	53,346
Outstanding premiums and agents' balances	1F	8	32,349,416
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	261,843
Income tax recoverables		11	0
Fixed assets	1H	12	2,170,589
Inter-fund balances and intra group balances (due from)	1I	13	34,115,859
Other assets	1J	14	41,095,244
Total Assets (1 to 14)		15	4,126,256,642
LIABILITIES			
Policy liabilities	1K	16	1,929,519,078
Other liabilities:			
Outstanding claims		17	120,297,275
Annuities due and unpaid		18	0
Reinsurance deposits		19	717,997,389
Amounts owing to insurers		20	48,496,660
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	2,667,771
Others	1M	23	496,073,001
Total Liabilities (16 to 23)		24	3,315,051,174
SURPLUS (15 - 24)	1N	25	811,205,468

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	6,634,697,423
Debt securities	1B	2	2,167,088,888
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	413,476,723
Other invested assets	1E	6	624,594
Investment income due or accrued		7	4,913,041
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	33,703
Income tax recoverables		11	0
Fixed assets	1H	12	493,748
Inter-fund balances and intra group balances (due from)	1I	13	1,974,695
Other assets	1J	14	18,688,552
Total Assets (1 to 14)		15	9,241,991,367
LIABILITIES			
Policy liabilities	1K	16	9,043,363,519
Other liabilities:			
Outstanding claims		17	18,745,544
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	220,398
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	9,592,525
Others	1M	23	66,896,658
Total Liabilities (16 to 23)		24	9,138,818,644
SURPLUS (15 - 24)	1N	25	103,172,723

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 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: 2016 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: 2016 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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,853,320,878	69,328,575	1,922,649,453
Collective investment schemes	2	1,509,082,032	5,146,962,486	6,656,044,518
Total (1 to 2) = Row 1 of Form 1	3			8,578,693,971

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	2,376,239,958	0	2,376,239,958
Collective investment schemes	2	210,323,172	4,048,134,293	4,258,457,465
Total (1 to 2) = Row 1 of Form 1	3			6,634,697,423

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	1,838,879,341
Qualifying debt securities	2	5,447,749,126
Other debt securities	3	1,931,109,737
Total (1 to 3) = Row 2 of Form 1	4	9,217,738,204

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	800,446,396
Qualifying debt securities	2	2,981,523,764
Other debt securities	3	119,459,017
Total (1 to 3) = Row 2 of Form 1	4	3,901,429,177

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	585,415,451
Qualifying debt securities	2	1,528,422,367
Other debt securities	3	53,251,070
Total (1 to 3) = Row 2 of Form 1	4	2,167,088,888

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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	8,500,000	-170,000	8,330,000
Prudential Tower 30 Cecil Street, #30-01	2	26,310,666	31/12/2016	31,500,000	500,000	32,000,000
Total = Row 3 of Form 1	21					40,330,000

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	485,870,805	0	485,870,805
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	90,900,873	0	90,900,873
Total (1 to 4) = Row 4 of Form 1	5			576,771,678

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	2,074,348	0	2,074,348
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			2,074,348

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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	74,821,875	365,513
Total investments in futures contracts (6 to 8)	9	74,821,875	365,513
Forward contracts:			
(a) Currency forward contracts	10	859,566,159	9,843,526
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	859,566,159	9,843,526
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	934,388,034	10,209,039
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		10,209,039

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 201612

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	96,721,650	511,786
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	96,721,650	511,786
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	96,721,650	511,786
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		511,786

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 201612

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	2,744	65,380
(c) Swaptions	3	0	0
(d) Other options	4	0	
Total investments in options (1 to 4)	5	2,744	65,380
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	39,905,000	194,940
Total investments in futures contracts (6 to 8)	9	39,905,000	194,940
Forward contracts:			
(a) Currency forward contracts	10	21,085,736	364,274
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	21,085,736	364,274
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	60,993,480	624,594
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		624,594

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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	57,734,938
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	57,734,938
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	57,734,938
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	57,734,938

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: 201612

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	31,131,034
Above 3 months but not exceeding 6 months	3	973,876
Above 6 months but not exceeding 12 months	4	213,008
Above 12 months	5	31,498
Gross total (2 to 5)	6	32,349,416
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	32,349,416
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	32,349,416

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	41,249
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: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	3,382,884
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	261,843
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	261,843
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	261,843

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	110,000
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	33,703
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	33,703
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	33,703

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Motor vehicles	1	196,109
Computer equipment	2	7,849,506
Other fixed assets	3	13,584,071
Total (1 to 3) = Row 12 of Form 1	4	21,629,686

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	2,167,936
Other fixed assets	3	2,653
Total (1 to 3) = Row 12 of Form 1	4	2,170,589

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	493,748
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	493,748

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	1,788,990
Balances due from overseas branches / related corporations	2	7,636
Balances due from other insurance funds established and maintained under the Act	3	3,148,007
Total (1 to 3) = Row 13 of Form 1	4	4,944,633

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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	34,115,859
Total (1 to 3) = Row 13 of Form 1	4	34,115,859

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	3,515
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	1,971,180
Total (1 to 3) = Row 13 of Form 1	4	1,974,695

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 2016 12

Life: SIF - Participating

Description	Row No.	Amount
Receivables	1	8,875,809
Prepayments	2	7,516,826
Corporate club memberships	3	346,444
Rental and service charge deposits	4	7,726,367
Profit commission	5	262,253
Reinsurance recoverable on unpaid claims	6	41,249
Other debtors	7	373,960,283
Total = Row 14 of Form 1	26	398,729,231

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Receivables	1	12,476,453
Prepayments	2	2,377,483
Rental and service charge deposits	3	28,970
Intangible assets	4	2,471,318
Profit commission	5	7,645,462
Reinsurance recoveries on unpaid claims	6	3,382,884
Other debtors	7	12,712,674
Total = Row 14 of Form 1	26	41,095,244

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Receivables	1	4,979,743
Prepayments	2	2,658,848
Intangible assets	3	1,858,638
Profit commission	4	781,830
Reinsurance recoveries on unpaid claims	5	110,000
Other debtors	6	8,299,493
Total = Row 14 of Form 1	26	18,688,552

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	19,280,456,439
Balance in the surplus account	2	36,267,450
Other liabilities	3	1,872,006,059
Policy assets (1 - 2 - 3)	4	17,372,182,930
Sum of liability in respect of each policy of the participating fund	5	16,216,869,353
Minimum condition liability	6	9,346,292,510
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	17,372,182,930

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 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: 2016 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: 2016 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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	17,053,888
Balances due to other insurance funds established and maintained under the Act	3	35,035,630
Total (1 to 3) = Row 22 of Form 1	4	52,089,518

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	538,685
Balances due to overseas branches / related corporations	2	2,128,614
Balances due to other insurance funds established and maintained under the Act	3	472
Total (1 to 3) = Row 22 of Form 1	4	2,667,771

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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	5,393,581
Balances due to other insurance funds established and maintained under the Act	3	4,198,944
Total (1 to 3) = Row 22 of Form 1	4	9,592,525

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 2016 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: 2016 12

Life: SIF - Participating

Description	Row No.	Amount
Outstanding commission	1	76,442,060
Derivative liabilities	2	383,835,333
Accrued expenses	3	53,333,709
Provision for tax	4	38,989,241
Deferred tax	5	844,991
Other creditors	6	37,152,584
Total = Row 23 of Form 1	26	590,597,918

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Outstanding commission	1	20,893,906
Derivative liabilities	2	12,598,407
Accrued expenses	3	7,367,941
Provision for tax	4	54,218,705
Deferred tax	5	374,073
Advance premium deposit	6	368,570,312
Other creditors	7	32,049,657
Total = Row 23 of Form 1	26	496,073,001

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Outstanding commission	1	17,803,893
Derivative liabilities	2	8,140,322
Accrued expenses	3	6,951,946
Provision for tax	4	10,300,344
Deferred tax	5	83,937
Other creditors	6	23,616,216
Total = Row 23 of Form 1	26	66,896,658

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 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: 2016 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: 2016 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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	30,085,576
Net income	2	35,415,078
Transfer (to) from head office / shareholders fund	3	-29,233,204
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	36,267,450

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	708,804,008
Net income	2	283,168,256
Transfer (to) from head office / shareholders fund	3	-180,766,796
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	811,205,468

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	43,800,533
Net income	2	99,372,190
Transfer (to) from head office / shareholders fund	3	-40,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	103,172,723

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	21,793,523	0	0	21,793,523
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	21,793,523	0	0	21,793,523

**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: 201612

Life: SIF - Non-Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	137,733,909	0	137,733,909
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	728,787,366	0	728,787,366
Total (1 to 3)	4	0	866,521,275	0	866,521,275

**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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 2016 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: 2016 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			50067
	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: 2016 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	2,471,318
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: 2016 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	1,858,638
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: 2016 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: 2016 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: 2016 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: 2016 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: 2016 12

Note 1

As at 31 December 2016, there is a deferred tax liability of \$1,139,469,806 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).

Note 2

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.

Note 3

The Company is awaiting the decision on a dispute with a former distribution partner which was referred to arbitration. The Company's potential ultimate liability cannot be determined at present. The arbitration award is expected to be decided in April 2017.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,711,013,483
Less: Outward reinsurance premiums	2B	2	2,791,566
Investment revenue	2C	3	1,419,989,147
Less: Investment expenses		4	47,455,117
Other income	2D	5	7,026,097
Total Income (1 to 5)		6	4,087,782,044
Gross claims settled	2E	7	1,260,507,820
Less: Reinsurance recoveries		8	570,523
Management expenses	2F	9	88,905,093
Distribution expenses	2G	10	336,877,759
Increase (decrease) in net policy liabilities	2H	11	2,308,822,845
Provision for doubtful debts/ bad debts written off on receivables		12	-31,777
Taxation expenses		13	42,066,729
Other expenses	2I	14	15,789,020
Total Outgo (7 to 14)		15	4,052,366,966
Net Income (6 - 15)	2J	16	35,415,078

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	879,106,179
Less: Outward reinsurance premiums	2B	2	598,965,772
Investment revenue	2C	3	247,280,253
Less: Investment expenses		4	4,623,425
Other income	2D	5	3,211,823
Total Income (1 to 5)		6	526,009,058
Gross claims settled	2E	7	466,718,198
Less: Reinsurance recoveries		8	65,722,723
Management expenses	2F	9	47,421,808
Distribution expenses	2G	10	97,250,235
Increase (decrease) in net policy liabilities	2H	11	-357,226,824
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	51,256,547
Other expenses	2I	14	3,143,561
Total Outgo (7 to 14)		15	242,840,802
Net Income (6 - 15)	2J	16	283,168,256

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	985,452,545
Less: Outward reinsurance premiums	2B	2	9,509,652
Investment revenue	2C	3	595,045,759
Less: Investment expenses		4	41,190,183
Other income	2D	5	11,619,325
Total Income (1 to 5)		6	1,541,417,794
Gross claims settled	2E	7	910,637,142
Less: Reinsurance recoveries		8	3,571,500
Management expenses	2F	9	39,624,320
Distribution expenses	2G	10	84,626,858
Increase (decrease) in net policy liabilities	2H	11	401,302,287
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	7,207,025
Other expenses	2I	14	2,219,472
Total Outgo (7 to 14)		15	1,442,045,604
Net Income (6 - 15)	2J	16	99,372,190

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 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: 2016 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: 2016 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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	395,503,422
Regular premiums - new business	2	360,599,818
Regular premiums - renewal business	3	1,954,910,243
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	2,711,013,483
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	2,711,013,483

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	167,277,236
Regular premiums - new business	2	74,688,727
Regular premiums - renewal business	3	576,908,122
Group business:		
Premiums	4	60,232,094
Direct insurance premiums (1 to 4)	5	879,106,179
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	879,106,179

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	421,300,184
Regular premiums - new business	2	33,514,351
Regular premiums - renewal business	3	530,638,010
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	985,452,545
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	985,452,545

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	2,791,566
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	2,791,566

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	92,900,136
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	506,065,636
Total (1 to 3) = Row 2 of Form 2	4	598,965,772

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	9,509,652
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	9,509,652

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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	147,600,795	-96,115,491	760,344,347	811,829,651
Debt securities	2	148,863,221	462,957,855	-41,901,641	569,919,435
Land and Buildings	3	1,329,586	0	1,478,938	2,808,524
Loans	4	28,664,104	12,245,889	3,246,652	44,156,645
Cash and deposits	5	821,860	0	0	821,860
Other invested assets	6	0	137,509,018	-147,055,986	-9,546,968
Total (1 to 6) = Row 3 of Form 2	7				1,419,989,147

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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	61,609,279	24,373,019	164,303,084	250,285,382
Land and Buildings	3	0	0	0	0
Loans	4	112,599	0	0	112,599
Cash and deposits	5	80,684	0	0	80,684
Other invested assets	6	0	-570,307	-2,628,105	-3,198,412
Total (1 to 6) = Row 3 of Form 2	7				247,280,253

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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	110,928,976	-112,668,707	493,585,983	491,846,252
Debt securities	2	28,275,325	14,196,561	59,550,636	102,022,522
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	956,794	0	0	956,794
Other invested assets	6	0	5,903,088	-5,682,897	220,191
Total (1 to 6) = Row 3 of Form 2	7				595,045,759

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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	335	28,675	29,010
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	335	28,675	29,010

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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	110,928,976	-112,668,707	493,585,983	491,846,252
Debt securities	2	24,784,681	12,127,572	62,531,929	99,444,182
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	938,603	0	0	938,603
Other invested assets	6	0	5,903,088	-5,682,897	220,191
Total (1 to 6) = Row 3 of Form 2	7	136,652,260	-94,638,047	550,435,015	592,449,228

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Rebates of fund management charges	1	6,839,858
Others	2	186,239
Total = Row 5 of Form 2	26	7,026,097

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Surrender fees	1	3,192,849
Others	2	18,974
Total = Row 5 of Form 2	26	3,211,823

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Rebates of fund management charges	1	5,703,820
Foreign exchange gain	2	287
Surrender fees	3	5,906,598
Others	4	8,620
Total = Row 5 of Form 2	26	11,619,325

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	39,382,707
Accident and health benefits other than total permanent disability and critical illness	2	616,021
Maturity / anticipated endowment	3	1,034,529,942
Surrenders	4	141,327,474
Annuities	5	1,978,700
Cash bonuses	6	42,649,820
Others	7	23,156
Total (1 to 7) = Row 7 of Form 2	8	1,260,507,820

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	70,039,414
Accident and health benefits other than total permanent disability and critical illness	2	314,987,539
Maturity / anticipated endowment	3	14,965,054
Surrenders	4	23,813,686
Annuities	5	37,245,116
Cash bonuses	6	0
Others	7	5,667,389
Total (1 to 7) = Row 7 of Form 2	8	466,718,198

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	60,899,724
Accident and health benefits other than total permanent disability and critical illness	2	410,063
Maturity / anticipated endowment	3	26,107,748
Surrenders	4	823,203,638
Annuities	5	0
Cash bonuses	6	0
Others	7	15,969
Total (1 to 7) = Row 7 of Form 2	8	910,637,142

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	50,446,286
Office rent	2	5,035,320
Head office / parent company expenses	3	5,501,167
Directors' fees	4	225,108
Audit fees	5	452,554
Managing agent's fees	6	0
Repairs and maintenance	7	2,050,955
Public utilities	8	295,226
Printing, stationery and periodicals	9	1,232,788
Postage, telephone and telex charges	10	265,676
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	3,351,968
Advertising and subscriptions	14	70,884
Entertainment	15	68,421
Travelling expenses	16	134,935
Other Office Expenses	1	4,255,722
Customer Services	2	8,925
Life administration and operation services	3	13,166,777
Other fees and charges	4	2,342,381
Total = Row 9 of Form 2	27	88,905,093

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	32,466,338
Office rent	2	2,096,120
Head office / parent company expenses	3	1,895,169
Directors' fees	4	52,827
Audit fees	5	309,420
Managing agent's fees	6	0
Repairs and maintenance	7	796,465
Public utilities	8	101,706
Printing, stationery and periodicals	9	646,855
Postage, telephone and telex charges	10	152,938
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	760,612
Advertising and subscriptions	14	80,050
Entertainment	15	33,606
Travelling expenses	16	87,572
Other office expenses	1	1,692,071
Customer services	2	3,009
Life administration and operation services	3	7,992,926
Other fees and charges	4	-1,745,876
Total = Row 9 of Form 2	27	47,421,808

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	21,893,033
Office rent	2	2,342,557
Head office / parent company expenses	3	2,559,280
Directors' fees	4	122,059
Audit fees	5	479,369
Managing agent's fees	6	0
Repairs and maintenance	7	954,155
Public utilities	8	137,347
Printing, stationery and periodicals	9	573,068
Postage, telephone and telex charges	10	143,072
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	116,713
Advertising and subscriptions	14	32,977
Entertainment	15	27,341
Travelling expenses	16	65,894
Other office expenses	1	2,091,320
Customer service	2	3,324
Life administration and operation services	3	6,897,113
Other fees and chargers	4	1,185,698
Total = Row 9 of Form 2	27	39,624,320

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	21,567,499
First period commissions - regular premium	2	86,461,407
Renewal commissions	3	43,016,698
Group business:		
Commissions	4	0
Overriding commissions	5	44,097,260
Production and other bonuses	6	20,824,673
Trailer fees	7	0
Cost of benefits and services	8	53,349,146
Other cash payments	9	68,464,484
Total distribution cost excluding reinsurance commissions (1 to 9)	10	337,781,167
Reinsurance commissions	11	903,408
Total (10 - 11) = Row 10 of Form 2	12	336,877,759

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	568,580
First period commissions - regular premium	2	26,764,405
Renewal commissions	3	26,417,803
Group business:		
Commissions	4	10,012,113
Overriding commissions	5	25,474,833
Production and other bonuses	6	6,654,802
Trailer fees	7	0
Cost of benefits and services	8	24,771,115
Other cash payments	9	5,606,797
Total distribution cost excluding reinsurance commissions (1 to 9)	10	126,270,448
Reinsurance commissions	11	29,020,213
Total (10 - 11) = Row 10 of Form 2	12	97,250,235

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	9,132,504
First period commissions - regular premium	2	12,330,075
Renewal commissions	3	14,399,133
Group business:		
Commissions	4	0
Overriding commissions	5	15,956,792
Production and other bonuses	6	7,760,863
Trailer fees	7	5,103,319
Cost of benefits and services	8	18,111,347
Other cash payments	9	4,778,018
Total distribution cost excluding reinsurance commissions (1 to 9)	10	87,572,051
Reinsurance commissions	11	2,945,193
Total (10 - 11) = Row 10 of Form 2	12	84,626,858

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	17,372,182,930
Net policy liabilities at beginning of period	2	15,063,360,085
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	2,308,822,845

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	1,929,519,078
Net policy liabilities at beginning of period	2	2,286,745,902
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-357,226,824

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	9,043,363,519
Net policy liabilities at beginning of period	2	8,642,061,232
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	401,302,287

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 2016 12

Life: SIF - Participating

Description	Row No.	Amount
Depreciation	1	6,679,565
Foreign exchange loss	2	9,108,597
Others	3	858
Total = Row 14 of Form 2	26	15,789,020

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Depreciation	1	3,103,519
Foreign exchange loss	2	40,042
Total = Row 14 of Form 2	26	3,143,561

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Depreciation	1	2,165,579
Foreign exchange loss	2	53,893
Total = Row 14 of Form 2	26	2,219,472

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	35,391,133
Surplus account investment revenue	2	29,010
Less: Surplus account investment expenses	3	5,065
Surplus account investment income (2 - 3)	4	23,945
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	35,415,078

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 2016 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: 2016 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: 2016 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	304,974,526	741	464,451,612	67,364,088	20,183	1,380,312,000
Endowment	2	98,609,069	2,185	73,195,230	347,404,637	56,476	2,581,830,595
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	403,583,595	2,926	537,646,842	414,768,725	76,659	3,962,142,595
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		39	637,180	2,514,332	585	25,484,407
Maturity	10		4,597	101,078,221	21,572,072	10,587	391,801,642
Expiry	11		0	0	0	0	0
Surrender	12		221	7,139,359	16,006,302	7,417	269,144,601
Forfeiture	13		0	1,500	38,242,468	12,486	452,240,685
Net transfers	14		0	0	0	0	0
Others	15		34	-906,999	162,616,819	5,521	299,899,469
Total (9 to 15)	16		4,891	107,949,261	240,951,993	36,596	1,438,570,804
Annuities only	17		67	430,920	3,000	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		1,448	1,004,325,872	398,556,581	208,558	14,425,738,169
Endowment	19		18,853	461,715,282	1,985,808,134	527,999	19,499,428,203
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	80,178	0	7,585,000
Total (18 to 23)	24		20,301	1,466,041,154	2,384,444,893	736,557	33,932,751,372
Annuities only (last period's 25 + 8 -17)	25		992	6,164,914	193,592	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: 2016 12

Life: SIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	166,356,000	3,555	174,673,800	1,740,045	0	2,610,068
Term	3	1,489,414	18	10,216,000	13,795,238	10,473	6,406,250,260
Accident	4	0	0	0	10,628,264	37,418	5,698,123,000
Health	5	659,640	1,973	9,865,000	91,908,161	112,445	1,938,038,747
Others	6	0	0	0	215,872	73	5,010,500
Total (1 to 6)	7	168,505,054	5,546	194,754,800	118,287,580	160,409	14,050,032,575
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		11	721,916	534,502	92	26,531,201
Maturity	10		7	593,730	1,635	2	515,795
Expiry	11		1,897	54,725,104	48,740,869	85,655	5,139,434,901
Surrender	12		42	2,638,531	438,303	48	6,700,331
Forfeiture	13		0	0	41,186	26	1,539,523
Net transfers	14		0	0	0	0	0
Others	15		56	-380,047,367	9,082,575	3,526	363,901,673
Total (9 to 15)	16		2,013	-321,368,086	58,839,070	89,349	5,538,623,424
Annuities only	17		73	303,845	13,873	1	3,096
C. Business in Force							
Policies other than annuities -							
Whole life	18		2,525	5,423,323,216	2,634,137	239	53,234,288
Endowment	19		8,077	313,258,010	8,340,715	1	25,211,499
Term	20		3,177	613,578,211	97,504,265	71,497	39,418,187,397
Accident	21		0	0	37,873,260	61,556	8,164,904,950

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		6,141	30,705,000	545,421,838	937,817	10,760,133,556
Others	23		0	845,000	2,092,258	879	108,313,167
Total (18 to 23)	24		19,920	6,381,709,437	693,866,473	1,071,989	58,529,984,857
Annuities only (last period's 25 + 8 -17)	25		7,155	37,823,987	147,622	41	346,373

**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: 2016 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	61,550,151	1,161	61,487,074	28,691,082	8,143	1,509,214,719
Endowment	2	362,149,115	9,865	401,351,574	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	423,699,266	11,026	462,838,648	28,691,082	8,143	1,509,214,719
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		402	7,899,248	527,687	179	19,352,388
Maturity	10		267	5,976,401	219,485	66	3,748,603
Expiry	11		0	0	0	0	0
Surrender	12		22,247	670,846,977	25,340,810	10,981	1,996,093,776
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		68	2,733,937	23,649,645	252	222,026,699
Total (9 to 15)	16		22,984	687,456,563	49,737,627	11,478	2,241,221,466
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		25,845	777,641,885	558,270,099	230,253	41,970,608,188
Endowment	19		223,891	4,321,708,554	12,013,289	7,050	323,259,578
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		249,736	5,099,350,439	570,283,388	237,303	42,293,867,766
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: 2016 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: 2016 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: 2016 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: 2016 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: 2016 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)		80,178
Total		80,178

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

Terminations and Transfers	Single Premium	Regular Premium
ALTERATION		135,121,313
CFI		26,738,441
Error CC, Death Claim		757,065
Total		162,616,819

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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		21,805,752
Total		21,805,752

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

New Business	Single Premium	Regular Premium
PRUMORTGAGE	0	733,448
Total	0	733,448

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

Business in Force	Single Premium	Regular Premium
NON-PAR RIDERS		134,771
PRUTERM TOTAL REFUND + CC ROP		1,940,577

UNEMPLOYMENT COVER (LP + RP)		16,910
Total		2,092,258

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

New Business	Single Premium	Regular Premium
PRUTERM TOTAL REFUND	0	215,872
Total	0	215,872

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

Terminations and Transfers	Single Premium	Regular Premium
ALTERATION		6,449,214
CFI		2,209,747
Others		423,614
Total		9,082,575

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		16,502
Total		16,502

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Life: SIF - Investment-Linked

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

Terminations and Transfers	Single Premium	Regular Premium
ALTERATION		22,390,730
CFI		1,258,915
Total		23,649,645

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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	172	16,404	1,121,917,749	0	1,660,794
Accident	2	0	0	0	0	71,401
Health	3	351	13,994	78,346,000	0	5,389,695
Others	4	0	0	0	0	40,040
Total (1 to 6)	5	523	30,398	1,200,263,749	0	7,161,930
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	7,796	508,193,078	8,211	8,194,996
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	770	42,495	895,585,701		16,169,140
Death, total permanent disability, critical illness	10	0	56	5,484,972		8,863
Others	11	6	137	300,000		32,314
Total (9 to 11)	12	776	42,688	901,370,673		16,210,317

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	1,008	327,729	12,062,050,341		12,870,247
Accident	15	0	0	0		728,488
Health	16	1,831	129,010	685,877,500		45,877,648
Others	17	178	178	9,550,000		467,330
Total (14 to 17)	18	3,017	456,917	12,757,477,841		59,943,713
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: 2016 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: 2016 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: 2016 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: 2016 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: 2016 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: 2016 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		467,330
Sum:		467,330

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

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

New Business OTHERS	0	40,040
Sum:	0	40,040

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

Terminations and Transfers	Single Premium	Regular Premium
Terminations (Deletions)		32,314
Sum:		32,314

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: 2016 12

NIL

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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	269,374,310	0	218,711,009	0	26,268,203	0	37,858,759	0	3,016,160	0	555,228,441	0
Reinsurance ceded	2	0	0	53,229,524	0	7,134,614	0	9,154,855	0	39,034	0	69,558,027	0
Net premiums written (1 - 2)	3	269,374,310	0	165,481,485	0	19,133,589	0	28,703,904	0	2,977,126	0	485,670,414	0
Premium liabilities at beginning of period	4	2,871,105	0	202,754,152	0	3,505,551	0	7,305,516	0	26,725	0	216,463,049	0
Premium liabilities at end of period	5	1,747,119	0	256,222,618	0	4,338,369	0	7,357,434	0	396,225	0	270,061,765	0
Premium earned during the period (3 + 4 - 5)	6	270,498,296	0	112,013,019	0	18,300,771	0	28,651,986	0	2,607,626	0	432,071,698	0
B. CLAIMS													
Gross claims settled	7	229,781,623	0	49,784,577	0	4,358,218	0	4,355,621	0	324,204	0	288,604,243	0
Reinsurance recoveries	8	0	0	10,504,682	0	909,013	0	2,221,703	0	49,636	0	13,685,034	0
Net claims settled (7 - 8)	9	229,781,623	0	39,279,895	0	3,449,205	0	2,133,918	0	274,568	0	274,919,209	0
Claim liabilities at end of period	10	19,984,852	0	94,990,193	0	9,671,797	0	806,879	0	2,013	0	125,455,734	0
Claim liabilities at beginning of period	11	18,099,402	0	84,926,070	0	9,027,427	0	964,516	0	843	0	113,018,258	0
Net claims incurred (9 + 10 - 11)	12	231,667,073	0	49,344,018	0	4,093,575	0	1,976,281	0	275,738	0	287,356,685	0
C. MANAGEMENT EXPENSES													
Management expenses	13	10,071,805	0	14,978,479	0	3,079,852	0	6,197,996	0	989,613	0	35,317,745	0
D. DISTRIBUTION EXPENSES													
Commissions	14	31,615,471	0	38,736,489	0	2,783,329	0	13,141,209	0	875,072	0	87,151,570	0
Reinsurance commissions	15	0	0	19,909,064	0	2,668,916	0	3,186,894	0	13,420	0	25,778,294	0
Net commissions incurred (14 - 15)	16	31,615,471	0	18,827,425	0	114,413	0	9,954,315	0	861,652	0	61,373,276	0
Other distribution expenses	17	15,819,857	0	5,072,808	0	1,043,063	0	2,099,095	0	335,155	0	24,369,978	0
E. UNDERWRITING RESULTS (6-12-13-16-17)													
	18	-18,675,910	0	23,790,289	0	9,969,868	0	8,424,299	0	145,468	0	23,654,014	0
F. NET INVESTMENT INCOME													
	19	187,076	0	18,592,334	0	317,743	0	593,970	0	17,133	0	19,708,256	0
G. OPERATING RESULTS (18 + 19)													
	20	-18,488,834	0	42,382,623	0	10,287,611	0	9,018,269	0	162,601	0	43,362,270	0
H. OTHERS													
Number of policies in force	21	901,329	0	35,447	0	540	0	61,525	0	6,677	0	1,005,518	0
Number of lives covered under policies in force	22	901,329	0	422,394	0	441,753	0	168,651	0	24,566	0	1,958,693	0
Number of claims registered	23	188,990	0	1,276	0	29	0	8,377	0	389	0	199,061	0

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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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	8,023	41,000,406	0	2,500,051	0	231,353	14,501	675,003	0	0	22,524	44,406,813
Reinsurance ceded	2	1,991	0	0	1,046,490	0	79,345	0	76,745	0	0	1,991	1,202,580
Net premiums written (1 - 2)	3	6,032	41,000,406	0	1,453,561	0	152,008	14,501	598,258	0	0	20,533	43,204,233
Premium liabilities at beginning of period	4	2,003	19,266,846	0	641,075	0	62,830	266,691	164,715	0	0	268,694	20,135,466
Premium liabilities at end of period	5	2,586	17,588,735	0	830,373	0	76,842	209,364	224,197	0	0	211,950	18,720,147
Premium earned during the period (3 + 4 - 5)	6	5,449	42,678,517	0	1,264,263	0	137,996	71,828	538,776	0	0	77,277	44,619,552
B. CLAIMS													
Gross claims settled	7	2,300	33,526,976	0	467,500	0	50,000	0	155,339	0	0	2,300	34,199,815
Reinsurance recoveries	8	575	0	0	231,812	0	40,000	0	0	0	0	575	271,812
Net claims settled (7 - 8)	9	1,725	33,526,976	0	235,688	0	10,000	0	155,339	0	0	1,725	33,928,003
Claim liabilities at end of period	10	0	5,812,732	0	0	0	0	0	0	0	0	0	5,812,732
Claim liabilities at beginning of period	11	0	6,747,438	0	0	0	0	0	0	0	0	0	6,747,438
Net claims incurred (9 + 10 - 11)	12	1,725	32,592,270	0	235,688	0	10,000	0	155,339	0	0	1,725	32,993,297
C. MANAGEMENT EXPENSES													
Management expenses	13	150	5,156,465	0	207,696	0	19,220	2,374	56,077	0	0	2,524	5,439,458
D. DISTRIBUTION EXPENSES													
Commissions	14	1,992	5,548,244	0	167,258	0	17,822	5,033	92,669	0	0	7,025	5,825,993
Reinsurance commissions	15	36	0	0	941,930	0	1,187,260	0	0	0	0	36	2,129,190
Net commissions incurred (14 - 15)	16	1,956	5,548,244	0	-774,672	0	-1,169,438	5,033	92,669	0	0	6,989	3,696,803
Other distribution expenses	17	51	140,102	0	9,590	0	887	804	2,589	0	0	855	153,168
E. UNDERWRITING RESULTS (6-12-13-16-17)													
	18	1,567	-758,564	0	1,585,961	0	1,277,327	63,617	232,102	0	0	65,184	2,336,826
F. NET INVESTMENT INCOME													
	19	186	293,367	0	2,779	0	257	19,284	750	0	0	19,470	297,153
G. OPERATING RESULTS (18 + 19)													
	20	1,753	-465,197	0	1,588,740	0	1,277,584	82,901	232,852	0	0	84,654	2,633,979
H. OTHERS													
Number of policies in force	21	12	1,831	0	0	0	0	31	0	0	0	43	1,831
Number of lives covered under policies in force	22	12	129,010	0	0	0	0	31	0	0	0	43	129,010
Number of claims registered	23	6	265,431	0	13	0	1	0	6	0	0	6	265,451

ANNUAL RETURN: NOTES TO FORM 7

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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	15,213,391,394	0	0	0	15,835,332	15,229,226,726
Debt securities	2	15,286,256,269	0	0	0	58,523,890	15,344,780,159
Land and buildings	3	40,330,000	0	0	0	0	40,330,000
Loans	4	578,846,026	0	0	0	2,536,712	581,382,738
Cash and deposits	5	882,567,611	0	0	0	1,034,777	883,602,388
Other invested assets	6	11,345,419	0	0	0	0	11,345,419
Investment income due or accrued	7	21,745,592	0	0	0	0	21,745,592
Outstanding premiums and agents' balances	8	90,084,354	0	0	0	0	90,084,354
Deposits withheld by cedants	9	0	0	0	0	0	0

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Reinsurance recoverables (on paid claims)	10	295,546	0	0	0	0	295,546
Income tax recoverables	11	0	0	0	0	3,015,649	3,015,649
Fixed assets	12	24,294,023	0	0	0	0	24,294,023
Inter-fund balances and intra-group balances (due from)	13	41,035,187	0	0	0	541,698	41,576,885
Other assets	14	458,513,027	0	0	0	303,025,498	761,538,525
Total Assets (1 to 14)	15	32,648,704,448	0	0	0	384,513,556	33,033,218,004
LIABILITIES							
Policy liabilities	16	28,345,065,527	0	0	0		28,345,065,527
Other liabilities							
Outstanding claims	17	1,368,074,005	0	0	0	0	1,368,074,005
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	717,997,389	0	0	0	0	717,997,389
Amounts owing to insurers	20	49,004,495	0	0	0	0	49,004,495
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	64,349,814	0	0	0	7,997,291	72,347,105
Others	23	1,153,567,577	0	0	0	40,952,293	1,194,519,870
Total Liabilities (16 to 23)	24	31,698,058,807	0	0	0	48,949,584	31,747,008,391
NET ASSETS (15 - 24)	25	950,645,641	0	0	0	335,563,972	1,286,209,613
SHAREHOLDERS' EQUITY & SURPLUS							

Paid-up capital	26					526,557,000	526,557,000
Reserves:							
Unappropriated profits (losses)	27					-192,011,948	-192,011,948
Other reserves	28					1,018,920	1,018,920
Surplus	29	950,645,641	0	0	0		950,645,641
Total (26 to 29)	30	950,645,641	0	0	0	335,563,972	1,286,209,613

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

Description	Row No	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	526,557,000	958,022	-177,191,893	350,323,129
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	60,898	0	60,898
Net profit for the period	4	0	0	-14,820,055	-14,820,055
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	250,000,000	250,000,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	526,557,000	1,018,920	-192,011,948	335,563,972

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 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: 2016 12

Note 1 - Breakdown of "Other Reserves"	Row No.	Amount
Capital Contribution Reserve	1	1,018,920
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: 201612

Nil.

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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	4,575,572,207	0	0	0		4,575,572,207
Less: Outward reinsurance premiums	2	611,266,990	0	0	0		611,266,990
Investment revenue	3	2,262,315,159	0	0	0	-1,001,848	2,261,313,311
Less: Investment expenses	4	93,268,725	0	0	0	149,579	93,418,304
Other income	5	21,857,245	0	0	0	446,370	22,303,615
Total Income (1 to 5)	6	6,155,208,896	0	0	0	-705,057	6,154,503,839
Gross claims settled	7	2,637,863,160	0	0	0		2,637,863,160
Less: Reinsurance recoveries	8	69,864,746	0	0	0		69,864,746
Management expenses	9	175,951,221	0	0	0	3,695,931	179,647,152
Distribution expenses	10	518,754,852	0	0	0	13,304,371	532,059,223
Increase (decrease) in net policy liabilities	11	2,352,898,308	0	0	0		2,352,898,308
Provision for doubtful debts / bad debts written off on receivables	12	-31,777	0	0	0	1,511	-30,266
Taxation expenses	13	100,530,301	0	0	0	-3,198,634	97,331,667
Other expenses	14	21,152,053	0	0	0	311,819	21,463,872
Total Outgo (7 to 14)	15	5,737,253,372	0	0	0	14,114,998	5,751,368,370
NET INCOME (6 - 15)	16	417,955,524	0	0	0	-14,820,055	403,135,469

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 201612

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: 2016 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	1,447	1,004,225,872	0	292,725,503	1,873,220	0	232,966,188	0	527,564,911
- Regular Premium	2	208,559	14,425,838,169	395,179,994	3,217,007,960	265,795,695	3,374,227,011	4,738,659,400	130,498,441	4,977,734,485
Endowment										
- Single Premium	3	43,007	458,260,869	0	469,679,042	4,791,924	0	228,097,534	0	702,568,500
- Regular Premium	4	528,210	19,465,629,135	1,995,882,632	12,741,371,721	504,845,832	9,915,495,572	7,622,977,924	105,029,939	11,058,729,844
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	1,030	532,010	193,592	88,949,139	989,129	926,569	16,560,264	13,227	105,585,190
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	782,253	35,354,486,055	2,391,256,218	16,809,733,365	778,295,800	13,290,649,152	12,839,261,310	235,541,607	17,372,182,930
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	782,253	35,354,486,055	2,391,256,218	16,809,733,365	778,295,800	13,290,649,152	12,839,261,310	235,541,607	17,372,182,930

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: 2016 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	1,447	1,004,225,872	0	420,063,570	2,542,523	0	6,591,955	0	429,198,048
- Regular Premium	2	208,559	14,425,838,169	395,179,994	4,997,206,309	341,519,456	4,119,515,676	255,764,901	335,833,534	1,810,808,524
Endowment										
- Single Premium	3	43,007	458,260,869	0	504,590,796	5,177,275	0	1,040,282	0	510,808,353
- Regular Premium	4	528,210	19,465,629,135	1,995,882,632	15,599,181,537	573,915,362	11,437,487,605	117,507,736	1,645,066,782	6,498,183,812
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	1,030	532,010	193,592	95,099,617	1,075,145	1,004,812	2,108,707	15,116	97,293,773
Others										
- Single Premium	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	782,253	35,354,486,055	2,391,256,218	21,616,141,829	924,229,761	15,558,008,093	383,013,581	1,980,915,432	9,346,292,510
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	782,253	35,354,486,055	2,391,256,218	21,616,141,829	924,229,761	15,558,008,093	383,013,581	1,980,915,432	9,346,292,510

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2016 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: 2016 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: 2016 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 - Investment-Linked

Reporting Cycle: 2016 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: OIF - Participating 2

Reporting Cycle: 2016 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: OIF - Participating

Reporting Cycle: 2016 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: OIF - Non-Participating

Reporting Cycle: 2016 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: OIF - Investment-Linked

Reporting Cycle: 2016 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: 2016 12

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

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

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: 2016 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: 2016 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	2,570	5,423,323,216	0	656,688,542	34,585,500	0	37,490,435	0	728,764,477
- Regular Premium	2	239	53,234,288	723,420	16,495,254	445,587	2,092,741	1,308,708	1,078	16,157,886
Endowment										
- Single Premium	3	8,077	311,910,698	0	185,465,492	131,314	0	9,902	0	185,606,708
- Regular Premium	4	4,220	25,063,811	9,168,460	45,194,294	782,217	18,605,979	115,793	10,422	27,496,747
Term	5	109,896	53,421,735,377	100,856,481	531,128,065	35,081,996	822,939,474	48,376,584	257,013,664	48,660,835
Accident and Health	6	2,929,905	74,943,277,887	582,026,570	5,766,380,604	655,177,708	8,450,559,727	769,948,953	1,544,679,518	285,627,056
Annuity	7	7,196	46,108,273	147,622	575,551,563	2,002,443	573,272	29,094,815	0	606,075,549
Others	8	2,529	182,097,979	62,796,794	26,483,621	1,427,189	496,287	3,715,297	0	31,129,820
Sub total (1 to 8)	9	3,064,632	134,406,751,529	755,719,347	7,803,387,435	729,633,954	9,295,267,480	890,060,487	1,801,704,682	1,929,519,078

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: 2016 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	33,065	734,197,444	0	8,928,368	44,850,957	94,097,743	1,675,801	45,213,559	6,570,942	680,342,729	686,913,671
- Regular Premium	2	282,919	23,662,398,843	558,342,027	3,233,380,649	1,165,419,514	8,570,507,061	206,080,220	3,972,680,099	7,053,421	3,625,800,341	3,632,853,762
Endowment												
- Single Premium	3	437,527	4,369,035,715	0	2,152,313	271,551,885	499,640,243	1,590,277	231,216,496	6,870,728	4,381,578,317	4,388,449,045
- Regular Premium	4	7,280	309,106,290	10,809,872	5,678,229	11,011,073	48,025,616	221,911	31,323,873	209,470	334,937,571	335,147,041
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	760,791	29,074,738,292	569,151,899	3,250,139,559	1,492,833,429	9,212,270,663	209,568,209	4,280,434,027	20,704,561	9,022,658,958	9,043,363,519

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: 2016 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: 2016 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: 2016 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: 2016 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: 2016 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: 2016 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: 2016 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: 2016 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: 2016 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 Premuims	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: 2016 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: 2016 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: 2016 12

Life: SIF - Participating 2

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 12

Life: SIF - Participating

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	68,581,570		68,581,570
Mortality/Morbidity	2	-38,943,665	-78,009,607	39,065,942
Forfeiture/Surrender	3	-183,860,085	-209,815,609	25,955,524
Interest	4	1,372,048,088	767,715,295	604,332,793
Expense	5	-199,592,264	-192,785,939	-6,806,325
Change in basis	6	129,413,542		129,413,542
Miscellaneous	7	-1,112,232,108	-287,104,140	-825,127,968
Total (1 to 7)	8			35,415,078

**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: 2016 12

Life: SIF - Non-Participating

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-29,505,656		-29,505,656
Mortality/Morbidity	2	-351,520,943	-364,484,390	12,963,447
Forfeiture/Surrender	3	-23,787,838	-37,240,504	13,452,666
Interest	4	239,996,409	46,152,477	193,843,932
Expense	5	-84,228,265	-86,456,645	2,228,380
Change in basis	6	23,826,529		23,826,529
Miscellaneous	7	508,388,020	442,029,062	66,358,958
Total (1 to 7)	8			283,168,256

**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: 2016 12

Life: SIF - Investment-Linked

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-25,646,927		-25,646,927
Mortality/Morbidity	2	-51,785,528	-67,482,969	15,697,441
Forfeiture/Surrender	3	2,904,053	3,251,526	-347,473
Interest	4	2,641,291	377,099	2,264,192
Expense	5	-77,004,928	-78,278,736	1,273,808
Change in basis	6	-1,936,704		-1,936,704
Miscellaneous	7	250,200,933	142,133,080	108,067,853
Total (1 to 7)	8			99,372,190

**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: 2016 12

Life: OIF - Participating 2

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 12

Life: OIF - Participating

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 12

Life: OIF - Non-Participating

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 12

Life: OIF - Investment-Linked

Description	Row No	From 01/01/2016 to 31/12/2016		
		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: 2016 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: 2016 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	17,372,182,930	0
Non-Participating Fund	1,929,519,078	0
Investment-Linked Fund	9,043,363,519	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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	213,413,143	0
Terminal Bonus	4	152,490,029	0
Total amt to policy owners (1 to 4)	5	365,903,172	0
Allocation to surplus account	6	35,391,133	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

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

Total gross allocation: (a)	449,198,999
Policy owners gross allocation: (b)	406,559,080
Surplus account gross allocation: (c)	42,639,919
Policy owner tax: (d) = 10% x (b)	40,655,908
Shareholder tax: (e) = 17% x (c)	7,248,786
Policy owner net allocation: (f) = (b) - (d)	365,903,172
Surplus account net allocation: (g) = (c) - (e)	35,391,133

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: 2016 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	213,413,143	0
Terminal Bonus	4	152,490,029	0
Total amt to policy owners (1 to 4)	5	365,903,172	0
Allocation to surplus account	6	35,391,133	0

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

None

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 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: 2016 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	36,267,450
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	6,419,630,655
Policy liabilities - minimum condition liability	3	8,025,890,420
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	6,419,630,655
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	424,238
(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	424,238
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	6,455,473,867
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	478,945,227
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	478,945,227
Modified minimum condition liability	16	9,825,237,737
Minimum condition liability	17	9,346,292,510
(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	12,129,662,034
Higher of 21 or 22:	20	17,372,182,930
Sum of total risk requirement and minimum condition liability of the insurance fund	21	12,362,129,838
Policy liabilities of the insurance fund	22	17,372,182,930
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		478,945,227
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		1,372,591,036
(a) Specific Risk Requirement	35	686,295,518	
(b) General Risk Requirement	36	686,295,518	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		782,733,748
(a) Sum of: (39 + 42)	38	-90,424,853	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	660,147,548	
Debt specific risk requirement	40	240,552,175	
Debt general risk requirement	41	419,595,373	
Liability adjustment requirement in an increasing interest rate environment	42	-750,572,401	
(b) Sum of: (44 + 47)	43	782,733,748	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-179,043,198	
Debt specific risk requirement	45	240,552,175	
Negative of debt general risk requirement	46	-419,595,373	
Liability adjustment requirement in a decreasing interest rate environment	47	961,776,946	
Loan Investment Risk Requirement	48		7,272,070
Property Risk Requirement	49		6,452,800
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		324,462,319
Derivative Counterparty Risk Requirement	51		2,130,655
Miscellaneous Risk Requirement	52		41,249,473
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		2,536,892,101
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	3,015,837,328

**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: 2016 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	811,205,468
Less:		
Reinsurance adjustment	6	2,157,995
Financial resource adjustment: (8 to 12)	7	3,359,360
(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	888,042
(d) intangible assets	11	2,471,318
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	805,688,113
(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	239,019,667
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	239,019,667	
Modified policy liabilities	25	2,168,538,745	
Policy Liabilities	26	1,929,519,078	
(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	1,629,197,778	
Sum of total risk requirement and policy liabilities of the insurance fund	29	2,295,632,356	
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		239,019,667
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		117,381,953
(a) Sum of: (39 + 42)	38	45,911,317	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	233,952,338	
Debt specific risk requirement	40	56,063,702	
Debt general risk requirement	41	177,888,636	
Liability adjustment requirement in an increasing interest rate environment	42	-188,041,021	
(b) Sum of: (44 + 47)	43	117,381,953	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-121,824,934	
Debt specific risk requirement	45	56,063,702	
Negative of debt general risk requirement	46	-177,888,636	
Liability adjustment requirement in a decreasing interest rate environment	47	239,206,887	
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		217,207
Miscellaneous Risk Requirement	52		9,494,451
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		127,093,611
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	366,113,278

**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: 2016 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	103,172,723
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	2,855,362
(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	996,724
(d) intangible assets	11	1,858,638
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	100,317,361
(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	5,258,393
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	5,258,393	
Modified policy liabilities	25	9,048,621,912	
Policy Liabilities	26	9,043,363,519	
(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	9,022,658,958	
Sum of total risk requirement and policy liabilities of the insurance fund	29	9,054,881,089	
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		5,258,393
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		5,500,180
(a) Sum of: (39 + 42)	38	5,500,180	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	7,402,130	
Debt specific risk requirement	40	1,757,746	
Debt general risk requirement	41	5,644,384	
Liability adjustment requirement in an increasing interest rate environment	42	-1,901,950	
(b) Sum of: (44 + 47)	43	-1,362,934	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-3,886,638	
Debt specific risk requirement	45	1,757,746	
Negative of debt general risk requirement	46	-5,644,384	
Liability adjustment requirement in a decreasing interest rate environment	47	2,523,704	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		6,153
Miscellaneous Risk Requirement	52		752,844
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		6,259,177
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	11,517,570

**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: 2016 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: 2016 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: 2016 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: 2016 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

1527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

PACS Par fund may invest 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.

As per LIA circular dated 28 Dec 2016, PACS used billable date (the later of billable date or date of commencement of cover) for group business outstanding premium in the computation of the C2 risk charge. A risk charge of 8% (for premium that is outstanding for less than 90 days) is applied on outstanding premium on risk commencing before 31 Dec 2016, but not yet billable.

**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: 2016 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	2,533,654
(a) Specific Risk Requirement	22	1,266,827
(b) General Risk Requirement	23	1,266,827
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	2,900,113
(a) Sum of: (26 + 29)	25	2,900,113
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	2,900,113
Debt specific risk requirement	27	688,675
Debt general risk requirement	28	2,211,438
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-1,522,763
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	-1,522,763
Debt specific risk requirement	32	688,675
Negative of debt general risk requirement	33	-2,211,438
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	202,937
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	2,411
Miscellaneous Risk Requirement	38	1,647,419
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	7,286,534
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	7,286,534

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 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: 2016 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	914,378,191
Balances in the surplus account of each participating fund	2	36,267,450
Paid-up ordinary share capital	3	526,557,000
Unappropriated profits (losses)	4	-192,011,948
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	2,157,995
Financial resource adjustment: (10 to 14)	9	292,696,051
(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	2,749,109
(d) intangible assets	13	289,946,942
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	990,336,647
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	6,419,630,655

Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21		7,409,967,302
(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	3,393,468,176	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	7,286,534	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		3,400,754,710
CAPITAL ADEQUACY RATIO (21/24)	25		217.89%

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2016 12

NIL