

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	179,729,124
Debt securities	1B	2	484,486,688
Land and buildings	1C	3	0
Loans	1D	4	18,482,435
Cash and deposits		5	45,084,096
Other invested assets	1E	6	0
Investment income due or accrued		7	500,905
Outstanding premiums and agents' balances	1F	8	2,822,596
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	512,787
Income tax recoverables		11	0
Fixed assets	1H	12	3,541,331
Inter-fund balances and intra group balances (due from)	1I	13	10,052,240
Other assets	1J	14	2,531,048
Total Assets (1 to 14)		15	747,743,250
LIABILITIES			
Policy liabilities	1K	16	634,971,329
Other liabilities:			
Outstanding claims		17	26,213,790
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	5,301,442
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	15,893,727
Others	1M	23	42,979,337
Total Liabilities (16 to 23)		24	725,359,625
SURPLUS (15 - 24)	1N	25	22,383,625

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	107,481,916
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	32,197,421
Other invested assets	1E	6	84,427
Investment income due or accrued		7	12,459
Outstanding premiums and agents' balances	1F	8	7,471,740
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	1,462,512
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	14,181,800
Other assets	1J	14	2,740,302
Total Assets (1 to 14)		15	165,632,577
LIABILITIES			
Policy liabilities	1K	16	82,348,019
Other liabilities:			
Outstanding claims		17	13,286,842
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	8,958,098
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	11,550,642
Others	1M	23	15,169,140
Total Liabilities (16 to 23)		24	131,312,741
SURPLUS (15 - 24)	1N	25	34,319,836

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	1,081,491,109
Debt securities	1B	2	777,069
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	68,223,788
Other invested assets	1E	6	4,290,492
Investment income due or accrued		7	757,051
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	159,155
Other assets	1J	14	7,158,886
Total Assets (1 to 14)		15	1,162,857,550
LIABILITIES			
Policy liabilities	1K	16	1,154,480,400
Other liabilities:			
Outstanding claims		17	12,688
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	424,013
Others	1M	23	7,940,449
Total Liabilities (16 to 23)		24	1,162,857,550
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	134,636,581	45,092,543	179,729,124
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			179,729,124

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	406,648,613	0	406,648,613
Collective investment schemes	2	674,842,496	0	674,842,496
Total (1 to 2) = Row 1 of Form 1	3			1,081,491,109

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	214,881,158
Qualifying debt securities	2	269,605,530
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	484,486,688

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	73,118,930
Qualifying debt securities	2	34,362,986
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	107,481,916

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	777,069
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	777,069

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	18,482,435	0	18,482,435
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			18,482,435

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - 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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating 2

Reporting Cycle: 201512

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

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

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating

Reporting Cycle: 201512

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	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

I544L AXA INSURANCE PTE LTD

Life: SIF - Non-Participating

Reporting Cycle: 201512

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	34,039,680	84,427
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	34,039,680	84,427
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	34,039,680	84,427
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		84,427

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 201512

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	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	5,499,221	4,290,492
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	5,499,221	4,290,492
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	5,499,221	4,290,492
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		4,290,492

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating 2

Reporting Cycle: 201512

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating

Reporting Cycle: 201512

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Non-Participating

Reporting Cycle: 201512

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 201512

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

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

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating 2

Reporting Cycle: 201512

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

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

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

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating

Reporting Cycle: 201512

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	2,822,596
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	2,822,596
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	2,822,596
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	2,822,596

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**

I544L AXA INSURANCE PTE LTD

Life: SIF - Non-Participating

Reporting Cycle: 201512

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	3,570,242
Above 3 months but not exceeding 6 months	3	2,420,610
Above 6 months but not exceeding 12 months	4	1,334,249
Above 12 months	5	305,154
Gross total (2 to 5)	6	7,630,255
Provision for doubtful debts	7	158,515
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	7,471,740
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	7,471,740

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**

I544L AXA INSURANCE PTE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 201512

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

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating 2

Reporting Cycle: 201512

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

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating

Reporting Cycle: 201512

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

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Non-Participating

Reporting Cycle: 201512

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

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 201512

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

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims):		
<i>Outstanding period</i>		
Up to 1 year	3	115,004
Above 1 year but not exceeding 2 years	4	397,783
Above 2 years	5	0
Total (3 to 5)	6	512,787
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	512,787

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	2,432,993
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	1,075,703
Above 1 year but not exceeding 2 years	4	386,809
Above 2 years	5	0
Total (3 to 5)	6	1,462,512
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	1,462,512

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	124,120
Other fixed assets	3	3,417,211
Total (1 to 3) = Row 12 of Form 1	4	3,541,331

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - 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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - 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 1H - FIXED ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	7,250,722
Balances due from overseas branches / related corporations	2	2,326,719
Balances due from other insurance funds established and maintained under the Act	3	474,799
Total (1 to 3) = Row 13 of Form 1	4	10,052,240

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	1,224,175
Balances due from overseas branches / related corporations	2	1,596,663
Balances due from other insurance funds established and maintained under the Act	3	11,360,962
Total (1 to 3) = Row 13 of Form 1	4	14,181,800

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	159,155
Total (1 to 3) = Row 13 of Form 1	4	159,155

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Expenses paid in advance	1	794,160
Sundry deposit	2	1,486,303
Other receivables	3	250,585
Due from fund managers	4	0
Due from unit holders	5	0
Total = Row 14 of Form 1	26	2,531,048

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Expenses paid in advance	1	1,181,883
Sundry deposit	2	0
Other receivables	3	1,000,670
Due from fund managers	4	557,749
Due from unit holders	5	0
Total = Row 14 of Form 1	26	2,740,302

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Expenses paid in advance	1	0
Sundry deposit	2	0
Other receivables	3	780,776
Due from fund managers	4	387,285
Due from unit holders	5	5,990,825
Total = Row 14 of Form 1	26	7,158,886

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	747,743,250
Balance in the surplus account	2	22,383,625
Other liabilities	3	90,388,296
Policy assets (1 - 2 - 3)	4	634,971,329
Sum of liability in respect of each policy of the participating fund	5	633,692,799
Minimum condition liability	6	564,430,494
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	634,971,329

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	9,103,897
Balances due to other insurance funds established and maintained under the Act	3	6,789,830
Total (1 to 3) = Row 22 of Form 1	4	15,893,727

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	6,719,861
Balances due to overseas branches / related corporations	2	49,708
Balances due to other insurance funds established and maintained under the Act	3	4,781,073
Total (1 to 3) = Row 22 of Form 1	4	11,550,642

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	424,013
Total (1 to 3) = Row 22 of Form 1	4	424,013

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Commission& compensation payable	1	19,627,076
Management and fund admin fee payable	2	0
Due to fund managers and unitholders	3	1,078
Premium deposits / Paid in advance	4	872,420
Unclaimed monies	5	4,278,333
Other payables and accrued expenses	6	16,324,948
Provision for deferred tax	7	0
Provision for tax	8	567,437
Derivative liabilities	9	1,308,045
Total = Row 23 of Form 1	26	42,979,337

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Commission& compensation payable	1	1,091,174
Management and fund admin fee payable	2	0
Due to fund managers and unitholders	3	4,099,590
Premium deposits / Paid in advance	4	1,865,609
Unclaimed monies	5	1,345,779
Other payables and accrued expenses	6	6,766,988
Provision for deferred tax	7	0
Provision for tax	8	0
Derivative liabilities	9	0
Total = Row 23 of Form 1	26	15,169,140

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Commission& compensation payable	1	0
Management and fund admin fee payable	2	2,758,589
Due to fund managers and unitholders	3	4,830,922
Premium deposits / Paid in advance	4	0
Unclaimed monies	5	0
Other payables and accrued expenses	6	350,938
Provision for deferred tax	7	0
Provision for tax	8	0
Derivative liabilities	9	0
Total = Row 23 of Form 1	26	7,940,449

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	28,736,573
Net income	2	-5,128,957
Transfer (to) from head office / shareholders fund	3	-1,223,991
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	22,383,625

ANNUAL RETURN: ANNEX 1N - SURPLUS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	43,955,654
Net income	2	-19,635,818
Transfer (to) from head office / shareholders fund	3	10,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	34,319,836

ANNUAL RETURN: ANNEX 1N - SURPLUS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - 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 1N - SURPLUS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	3,089,523	0	0	3,089,523
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	174,178	0	0	174,178
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	3,263,701	0	0	3,263,701

**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**

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	28,988,402	0	28,988,402
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	755,220	0	755,220
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	29,743,622	0	29,743,622

**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**

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: NOTES TO FORM 1

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

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

ANNUAL RETURN: NOTES TO FORM 1

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

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

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

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Additional information pertaining to Annex 1N (N-Par):

On 30th October 2015, a capital transfer of \$10.0 million was made from the Shareholder's Fund to the non-unitised portion of the Investment-Linked Fund as capital support for the business strain arising from first year commissions. This is an interfund transfer from the Shareholder's Fund to the Non-Par Fund as disclosed in Annex 1N.

Additional information pertaining to Annex 1G (N-Par):

Reinsurance recoveries on unpaid claims has been disclosed in Annex 1G (N-Par), amounting to \$2,432,993. This claims reserve balance has been netted off against policy liabilities reserves in Form 1. There will therefore be a discrepancy between the balance disclosed for Annex 1G in Form 1 and the balance disclosed in Annex 1G itself.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	142,830,052
Less: Outward reinsurance premiums	2B	2	3,618,062
Investment revenue	2C	3	-12,640,849
Less: Investment expenses		4	1,267,172
Other income	2D	5	273,707
Total Income (1 to 5)		6	125,577,676
Gross claims settled	2E	7	52,498,317
Less: Reinsurance recoveries		8	568,861
Management expenses	2F	9	15,382,914
Distribution expenses	2G	10	53,010,054
Increase (decrease) in net policy liabilities	2H	11	8,814,209
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	-532,322
Other expenses	2I	14	2,102,322
Total Outgo (7 to 14)		15	130,706,633
Net Income (6 - 15)	2J	16	-5,128,957

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	155,585,825
Less: Outward reinsurance premiums	2B	2	16,092,975
Investment revenue	2C	3	1,514,300
Less: Investment expenses		4	202,857
Other income	2D	5	43,926,504
Total Income (1 to 5)		6	184,730,797
Gross claims settled	2E	7	52,493,703
Less: Reinsurance recoveries		8	2,008,815
Management expenses	2F	9	30,922,773
Distribution expenses	2G	10	94,354,456
Increase (decrease) in net policy liabilities	2H	11	12,422,311
Provision for doubtful debts/ bad debts written off on receivables		12	120,914
Taxation expenses		13	0
Other expenses	2I	14	16,061,273
Total Outgo (7 to 14)		15	204,366,615
Net Income (6 - 15)	2J	16	-19,635,818

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	371,029,815
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	-36,061,964
Less: Investment expenses		4	14,812,605
Other income	2D	5	7,978,253
Total Income (1 to 5)		6	328,133,499
Gross claims settled	2E	7	125,175,232
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	179,100,390
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	286,459
Other expenses	2I	14	23,571,418
Total Outgo (7 to 14)		15	328,133,499
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	12,525,850
Regular premiums - new business	2	44,098,579
Regular premiums - renewal business	3	86,205,623
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	142,830,052
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	142,830,052

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	39,522,906
Regular premiums - renewal business	3	58,866,589
Group business:		
Premiums	4	57,196,330
Direct insurance premiums (1 to 4)	5	155,585,825
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	155,585,825

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	295,592,268
Regular premiums - new business	2	5,926,511
Regular premiums - renewal business	3	69,511,036
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	371,029,815
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	371,029,815

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	1,786,414
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	1,806,062
Unlicensed reinsurer	3	25,586
Total (1 to 3) = Row 2 of Form 2	4	3,618,062

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	2,128,073
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	13,908,407
Unlicensed reinsurer	3	56,495
Total (1 to 3) = Row 2 of Form 2	4	16,092,975

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - 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 2B - OUTWARD REINSURANCE PREMIUMS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	5,560,019	-32,058,281	-6,809,286	-33,307,548
Debt securities	2	17,877,579	2,359,805	-509,335	19,728,049
Land and Buildings	3	0	0	0	0
Loans	4	1,218,770	0	0	1,218,770
Cash and deposits	5	49,680	-44,741	-285,059	-280,120
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				-12,640,849

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	3,425,593	455,812	-771,844	3,109,561
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	104,253	0	-153,989	-49,736
Other invested assets	6	26,780	-2,061,285	488,980	-1,545,525
Total (1 to 6) = Row 3 of Form 2	7				1,514,300

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	15,755,255	13,855,280	-66,028,391	-36,417,856
Debt securities	2	-13,486	0	-1,198,286	-1,211,772
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	68,165	33,098	1,231,792	1,333,055
Other invested assets	6	234,609	0	0	234,609
Total (1 to 6) = Row 3 of Form 2	7				-36,061,964

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	15,755,255	13,855,280	-66,028,391	-36,417,856
Debt securities	2	-13,486	0	-1,198,286	-1,211,772
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	68,165	33,098	1,231,792	1,333,055
Other invested assets	6	234,609	0	0	234,609
Total (1 to 6) = Row 3 of Form 2	7	16,044,543	13,888,378	-65,994,885	-36,061,964

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Policy fee	1	0
Mortality charges	2	0
Service fee income	3	0
Interest on loan	4	0
Interest on overdue premium	5	14,069
Sundry income	6	259,638
Gain on sale of FA	7	0
Reduced paid-up policies transfer from Participating fund	8	0
Total = Row 5 of Form 2	26	273,707

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Policy fee	1	38,635,450
Mortality charges	2	425,545
Service fee income	3	0
Interest on loan	4	0
Interest on overdue premium	5	0
Sundry income	6	4,865,509
Gain on sale of FA	7	0
Reduced paid-up policies transfer from Participating fund	8	0
Total = Row 5 of Form 2	26	43,926,504

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Policy fee	1	0
Mortality charges	2	0
Service fee income	3	0
Interest on loan	4	0
Interest on overdue premium	5	0
Sundry income	6	7,978,253
Gain on sale of FA	7	0
Reduced paid-up policies transfer from Participating fund	8	0
Total = Row 5 of Form 2	26	7,978,253

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	6,610,216
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	32,507,223
Surrenders	4	8,943,881
Annuities	5	0
Cash bonuses	6	4,420,705
Others	7	16,292
Total (1 to 7) = Row 7 of Form 2	8	52,498,317

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	9,055,089
Accident and health benefits other than total permanent disability and critical illness	2	3,185,447
Maturity / anticipated endowment	3	1,669,474
Surrenders	4	315,799
Annuities	5	0
Cash bonuses	6	0
Others	7	38,267,894
Total (1 to 7) = Row 7 of Form 2	8	52,493,703

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	2,061,274
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	622,082
Surrenders	4	122,491,876
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	125,175,232

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	9,616,762
Office rent	2	2,249,816
Head office / parent company expenses	3	1,471,468
Directors' fees	4	0
Audit fees	5	110,738
Managing agent's fees	6	0
Repairs and maintenance	7	186,595
Public utilities	8	39,690
Printing, stationery and periodicals	9	152,770
Postage, telephone and telex charges	10	201,528
Computer charges	11	2,815,892
Hire of office equipment	12	36,163
Licence and association fees	13	344,840
Advertising and subscriptions	14	155,057
Entertainment	15	122,367
Travelling expenses	16	97,716
Other professional fees	1	954,610
Allocation to distribution expenses	2	-3,173,098
Total = Row 9 of Form 2	27	15,382,914

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	19,436,273
Office rent	2	4,022,030
Head office / parent company expenses	3	3,056,153
Directors' fees	4	0
Audit fees	5	360,422
Managing agent's fees	6	0
Repairs and maintenance	7	333,001
Public utilities	8	70,633
Printing, stationery and periodicals	9	380,099
Postage, telephone and telex charges	10	380,898
Computer charges	11	5,233,024
Hire of office equipment	12	67,972
Licence and association fees	13	439,497
Advertising and subscriptions	14	1,059,297
Entertainment	15	226,216
Travelling expenses	16	194,593
Other professional fees	1	1,793,471
Allocation to distribution expenses	2	-6,130,806
Total = Row 9 of Form 2	27	30,922,773

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - 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
Other professional fees	1	0
Allocation to distribution expenses	2	0
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	650,759
First period commissions - regular premium	2	19,277,574
Renewal commissions	3	6,765,034
Group business:		
Commissions	4	0
Overriding commissions	5	9,786,322
Production and other bonuses	6	6,240,915
Trailer fees	7	0
Cost of benefits and services	8	10,289,450
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	53,010,054
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	53,010,054

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	31,814,287
Renewal commissions	3	8,167,128
Group business:		
Commissions	4	6,796,902
Overriding commissions	5	14,016,638
Production and other bonuses	6	12,487,699
Trailer fees	7	2,216,728
Cost of benefits and services	8	18,855,074
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	94,354,456
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	94,354,456

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	634,971,329
Net policy liabilities at beginning of period	2	626,157,120
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	8,814,209

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	82,348,019
Net policy liabilities at beginning of period	2	69,925,708
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	12,422,311

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	1,154,480,400
Net policy liabilities at beginning of period	2	975,380,010
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	179,100,390

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Bank Charges	1	1,961
Document Storage Costs	2	19,962
Miscellaneous	3	1,214,074
Depreciation on fixed assets	4	866,325
Provision for doubtful debts / bad debts written off on receivables	5	0
Reduced paid-up policies transfer to Non-Participating fund	6	0
Pooling network expenses	7	0
Policy Fees	8	0
Total = Row 14 of Form 2	26	2,102,322

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Bank Charges	1	191
Document Storage Costs	2	38,709
Miscellaneous	3	6,856,314
Depreciation on fixed assets	4	1,187,633
Provision for doubtful debts / bad debts written off on receivables	5	0
Reduced paid-up policies transfer to Non-Participating fund	6	7,978,426
Pooling network expenses	7	0
Policy Fees	8	0
Total = Row 14 of Form 2	26	16,061,273

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Bank Charges	1	7,054
Document Storage Costs	2	0
Miscellaneous	3	0
Depreciation on fixed assets	4	0
Provision for doubtful debts / bad debts written off on receivables	5	0
Reduced paid-up policies transfer to Non-Participating fund	6	0
Pooling network expenses	7	0
Policy Fees	8	23,564,364
Total = Row 14 of Form 2	26	23,571,418

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	-5,128,957
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	-5,128,957

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: SIF - Investment-Linked

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating 2

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Non-Participating

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

Life: OIF - Investment-Linked

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

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Transfer in Par fund:

The net income of (-\$5128956) includes:

- the allocation to surplus account with respect to the allocation of bonuses to policy owners, consistent with forms 18 and 19 (\$1371044), and
- the transfer from surplus account to ensure policy assets continue to be able to satisfy the fund's policy liabilities, made in accordance with regulation 22(7) of the Insurance (Valuation and Capital) Regulations 2004 (\$6500000)

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	22,895,219	8,030	535,975,000
Endowment	2	12,356,582	379	22,183,700	19,034,463	3,399	377,115,050
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	73,890	0	0
Total (1 to 6)	7	12,356,582	379	22,183,700	42,003,572	11,429	913,090,050
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		1	170,000	141,389	65	3,567,350
Maturity	10		47	1,675,375	1,367,355	739	23,765,455
Expiry	11		0	0	0	0	0
Surrender	12		2	68,750	1,099,511	629	30,441,560
Forfeiture	13		0	0	2,884,701	879	70,423,800
Net transfers	14		0	0	0	0	0
Others	15		2	81,300	1,087,093	231	11,748,095
Total (9 to 15)	16		52	1,995,425	6,580,049	2,543	139,946,260
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	66,368,100	31,650	1,991,794,943
Endowment	19		1,068	70,990,150	68,881,837	20,089	1,400,019,536
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	130,016	0	0
Total (18 to 23)	24		1,068	70,990,150	135,379,953	51,739	3,391,814,479
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**

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	417,558	0	12,923,900
Term	3	3,695	1	500,000	6,748,233	7,085	2,866,868,500
Accident	4	0	0	0	570,120	2,584	416,827,200
Health	5	0	0	0	3,038,899	2,288	0
Others	6	510,577	980	7,150,000	3,608,526	0	67,024,000
Total (1 to 6)	7	514,272	981	7,650,000	14,383,336	11,957	3,363,643,600
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		2	20,000	59,953	31	5,333,776
Maturity	10		0	0	0	0	0
Expiry	11		257	1,398,195	8,100,858	5,447	889,830,713
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		39	1,358,678	-439,144	61	72,428,264
Total (9 to 15)	16		298	2,776,873	7,721,667	5,539	967,592,753
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	116,880	123	8,368,300
Endowment	19		0	0	4,945,735	532	170,197,906
Term	20		49	7,462,411	24,812,314	25,229	8,046,460,895
Accident	21		0	0	1,394,789	3,143	470,799,400

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	12,816,844	13,052	0
Others	23		2,625	20,570,000	15,129,957	0	887,504,970
Total (18 to 23)	24		2,674	28,032,411	59,216,519	42,079	9,583,331,471
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**

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	297,178,137	8,393	328,973,220	35,133,096	7,762	708,226,765
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	10,460,000
Total (1 to 6)	7	297,178,137	8,393	328,973,220	35,133,096	7,762	718,686,765
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		42	1,010,312	77,704	23	3,758,300
Maturity	10		23	548,625	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		3,212	114,354,342	11,105,874	3,115	552,688,797
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		114	-8,089,790	3,287,025	815	100,932,743
Total (9 to 15)	16		3,391	107,823,489	14,470,603	3,953	657,379,840
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		37,697	988,889,509	138,425,649	44,786	5,842,200,663
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	286,926,900
Total (18 to 23)	24		37,697	988,889,509	138,425,649	44,786	6,129,127,563
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**

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

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

ANNUAL RETURN: NOTES TO FORM 3

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

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

Business in Force	Single Premium	Regular Premium
Par riders		130,016
Total		130,016

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

New Business	Single Premium	Regular Premium
Par riders	0	73,890
Total	0	73,890

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

Terminations and Transfers	Single Premium	Regular Premium
Change in premium		364,626
Freelook cancellation		924,689
Other (e.g. exchange rate difference)		-4,698
Premium waived		21,740
Reinstatement		-219,264
Total		1,087,093

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Mortgage reducing term policies		1,707,219
Total		1,707,219

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

New Business	Single Premium	Regular Premium
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Mortgage reducing term policies	3,695	37,026
Total	3,695	37,026

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

Business in Force	Single Premium	Regular Premium
Term rider (Dread Disease or Death)		11,775,326
Total& Permanent Disability rider		1,815,732
Waiver of premium rider		1,538,899
Total		15,129,957

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

New Business	Single Premium	Regular Premium
Health or Hospitalisation	510,577	0
Term rider (Death or Dread Disease)	0	2,639,404
Total& Permanent Disability rider	0	455,443
Waiver of premium rider	0	513,679
Total	510,577	3,608,526

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

Terminations and Transfers	Single Premium	Regular Premium
Cancellation		156,587
Change in premium		-821,540
Extended plan coverage		3,446
Freelook cancellation		264,228
Others (e.g. exchange rate difference)		242,179
Paid up		4,889
Premium waived		23,346
Reinstatement		-312,279
Total		-439,144

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

Terminations and Transfers	Single Premium	Regular Premium
Auto-surrender		1,330,299

Cancellations		38,700
Decrease in premium		1,250,251
Freelook Cancellation		960,683
Increase in premium		-57,708
Reinstatement		-235,200
Total		3,287,025

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 6)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	33,500	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	1	3	152,000		8,538
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
Total (9 to 11)	12	1	3	152,000		8,538

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	2	17	1,189,500		51,155
Total (14 to 17)	18	2	17	1,189,500		51,155
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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	164	7,407	1,032,022,701	0	1,364,321
Accident	2	0	0	0	0	58,794
Health	3	60	2,225	0	0	2,934,473
Others	4	0	0	2,836,416	0	16,040
Total (1 to 6)	5	224	9,632	1,034,859,117	0	4,373,628
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	23,779	2,904,380,153	0	13,773,845
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	162	5,585	434,952,664		1,888,414
Death, total permanent disability, critical illness	10	0	64	9,542,861		10,569
Others	11	-1	26,820	2,615,299,316		12,736,653
Total (9 to 11)	12	161	32,469	3,059,794,841		14,635,636

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	929	79,246	12,444,278,028		15,079,223
Accident	15	0	0	0		752,241
Health	16	242	36,015	0		36,384,380
Others	17	0	0	239,810,950		1,586,357
Total (14 to 17)	18	1,171	115,261	12,684,088,978		53,802,201
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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

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

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

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

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

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

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

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

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

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

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

ANNUAL RETURN: NOTES TO FORM 4

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

Life: SIF - Participating

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

Business in Force	Single Premium	Regular Premium
Group endowment		51,155
Sum:		51,155

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

Number of dependants covered under group policies	Single Premium	Regular Premium
		17
Sum:		17

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
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Group disability income		1,586,357
Sum:		1,586,357

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

New Business	Single Premium	Regular Premium
Group disability income	0	16,040
Sum:	0	16,040

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

Terminations and Transfers	Single Premium	Regular Premium
Policy changes		12,736,653
Sum:		12,736,653

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

Number of dependants covered under group policies	Single Premium	Regular Premium
		115,261
Sum:		115,261

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	1,973,855	0	43,357,430	0	0	0	679,518	0	0	0	46,010,803	0
Reinsurance ceded	2	155,241	0	3,758,285	0	0	0	19,970	0	0	0	3,933,496	0
Net premiums written (1 - 2)	3	1,818,614	0	39,599,145	0	0	0	659,548	0	0	0	42,077,307	0
Premium liabilities at beginning of period	4	208,261	0	58,759,745	0	0	0	23,043	0	0	0	58,991,049	0
Premium liabilities at end of period	5	297,032	0	65,953,545	0	0	0	25,492	0	0	0	66,276,069	0
Premium earned during the period (3 + 4 - 5)	6	1,729,843	0	32,405,345	0	0	0	657,099	0	0	0	34,792,287	0
B. CLAIMS													
Gross claims settled	7	139,282	0	5,702,208	0	0	0	1,042	0	0	0	5,842,532	0
Reinsurance recoveries	8	40,991	0	971,206	0	0	0	0	0	0	0	1,012,197	0
Net claims settled (7 - 8)	9	98,291	0	4,731,002	0	0	0	1,042	0	0	0	4,830,335	0
Claim liabilities at end of period	10	0	0	0	0	0	0	0	0	0	0	0	0
Claim liabilities at beginning of period	11	0	0	0	0	0	0	0	0	0	0	0	0
Net claims incurred (9 + 10 - 11)	12	98,291	0	4,731,002	0	0	0	1,042	0	0	0	4,830,335	0
C. MANAGEMENT EXPENSES													
Management expenses	13	174,146	0	5,720,102	0	0	0	37,743	0	0	0	5,931,991	0
D. DISTRIBUTION EXPENSES													
Commissions	14	914,428	0	17,359,602	0	0	0	19,526	0	0	0	18,293,556	0
Reinsurance commissions	15	16,589	0	204,650	0	0	0	1,729	0	0	0	222,968	0
Net commissions incurred (14 - 15)	16	897,839	0	17,154,952	0	0	0	17,797	0	0	0	18,070,588	0
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6-12-13-16-17)	18	559,567	0	4,799,289	0	0	0	600,517	0	0	0	5,959,373	0
F. NET INVESTMENT INCOME	19	0	0	0	0	0	0	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)	20	559,567	0	4,799,289	0	0	0	600,517	0	0	0	5,959,373	0
H. OTHERS													
Number of policies in force	21	2,571	0	41,915	0	0	0	0	0	0	0	44,486	0
Number of lives covered under policies in force	22	2,571	0	73,628	0	0	0	8,639	0	0	0	84,838	0
Number of claims registered	23	1,383	0	98	0	0	0	6	0	0	0	1,487	0

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	12,600,831	41,516,867	0	1,982,540	0	1,576,219	500,868	764,780	0	0	13,101,699	45,840,406
Reinsurance ceded	2	4,165,492	0	0	114,290	0	209,937	57,753	145,884	0	0	4,223,245	470,111
Net premiums written (1 - 2)	3	8,435,339	41,516,867	0	1,868,250	0	1,366,282	443,115	618,896	0	0	8,878,454	45,370,295
Premium liabilities at beginning of period	4	3,616,902	8,044,457	0	28,654	0	670,001	39,773	173,022	0	0	3,656,675	8,916,134
Premium liabilities at end of period	5	4,604,712	9,690,477	0	72,895	0	630,124	179,202	178,526	0	0	4,783,914	10,572,022
Premium earned during the period (3 + 4 - 5)	6	7,447,529	39,870,847	0	1,824,009	0	1,406,159	303,686	613,392	0	0	7,751,215	43,714,407
B. CLAIMS													
Gross claims settled	7	3,083,081	27,932,414	0	749,626	0	7,333	21,857	50,000	0	0	3,104,938	28,739,373
Reinsurance recoveries	8	2,954,337	0	0	50,000	0	426,301	1,920	0	0	0	2,956,257	476,301
Net claims settled (7 - 8)	9	128,744	27,932,414	0	699,626	0	-418,968	19,937	50,000	0	0	148,681	28,263,072
Claim liabilities at end of period	10	399,529	5,471,823	0	18,921	0	10,724	0	5,633	0	0	399,529	5,507,101
Claim liabilities at beginning of period	11	300,919	4,853,588	0	18,187	0	10,808	0	5,449	0	0	300,919	4,888,032
Net claims incurred (9 + 10 - 11)	12	227,354	28,550,649	0	700,360	0	-419,052	19,937	50,184	0	0	247,291	28,882,141
C. MANAGEMENT EXPENSES													
Management expenses	13	1,512,100	2,298,979	0	109,782	0	87,282	120,964	42,349	0	0	1,633,064	2,538,392
D. DISTRIBUTION EXPENSES													
Commissions	14	1,462,440	5,054,094	0	202,044	0	147,182	236,034	93,543	0	0	1,698,474	5,496,863
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	1,462,440	5,054,094	0	202,044	0	147,182	236,034	93,543	0	0	1,698,474	5,496,863
Other distribution expenses	17	0	-564,998	0	240,775	0	1,075,310	0	0	0	0	0	751,087
E. UNDERWRITING RESULTS (6-12-13-16-17)													
	18	4,245,635	4,532,123	0	571,048	0	515,437	-73,249	427,316	0	0	4,172,386	6,045,924
F. NET INVESTMENT INCOME													
	19	0	0	0	0	0	0	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)													
	20	4,245,635	4,532,123	0	571,048	0	515,437	-73,249	427,316	0	0	4,172,386	6,045,924
H. OTHERS													
Number of policies in force	21	14,808	242	0	0	0	0	3,143	0	0	0	17,951	242
Number of lives covered under policies in force	22	15,130	36,015	0	0	0	0	3,143	0	0	0	18,273	36,015
Number of claims registered	23	0	11,332	0	9	0	4	90	0	0	0	90	11,345

ANNUAL RETURN: NOTES TO FORM 7

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

NIL

ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Compared to the previous year, there have been some reclassification of YRT H&S products ('Medical Expense' category) from long term to short term.

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Description	Row No	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	1,261,220,233	0	0	0	0	1,261,220,233
Debt securities	2	592,745,673	0	0	0	0	592,745,673
Land and buildings	3	0	0	0	0	0	0
Loans	4	18,482,435	0	0	0	183,559	18,665,994
Cash and deposits	5	145,505,305	0	0	0	47,753,470	193,258,775
Other invested assets	6	4,374,919	0	0	0	0	4,374,919
Investment income due or accrued	7	1,270,415	0	0	0	7,921	1,278,336
Outstanding premiums and agents' balances	8	10,294,336	0	0	0	0	10,294,336
Deposits withheld by cedants	9	0	0	0	0	0	0

Reinsurance recoverables (on paid claims)	10	1,975,299	0	0	0	0	1,975,299
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	3,541,331	0	0	0	0	3,541,331
Inter-fund balances and intra-group balances (due from)	13	24,393,195	0	0	0	6,719,861	31,113,056
Other assets	14	12,430,236	0	0	0	107,846,282	120,276,518
Total Assets (1 to 14)	15	2,076,233,377	0	0	0	162,511,093	2,238,744,470
LIABILITIES							
Policy liabilities	16	1,871,799,748	0	0	0		1,871,799,748
Other liabilities							
Outstanding claims	17	39,513,319	0	0	0	0	39,513,319
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	0	0	0	0	0
Amounts owing to insurers	20	14,259,540	0	0	0	0	14,259,540
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	27,868,383	0	0	0	8,474,897	36,343,280
Others	23	66,088,926	0	0	0	9,305,769	75,394,695
Total Liabilities (16 to 23)	24	2,019,529,916	0	0	0	17,780,666	2,037,310,582
NET ASSETS (15 - 24)	25	56,703,461	0	0	0	144,730,427	201,433,888
SHAREHOLDERS' EQUITY & SURPLUS							

Paid-up capital	26					356,997,020	356,997,020
Reserves:							
Unappropriated profits (losses)	27					-212,266,593	-212,266,593
Other reserves	28					0	0
Surplus	29	56,703,461	0	0	0		56,703,461
Total (26 to 29)	30	56,703,461	0	0	0	144,730,427	201,433,888

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Description	Row No	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	295,397,020	0	-185,741,670	109,655,350
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	0	0	0
Net profit for the period	4	0	0	-17,748,914	-17,748,914
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	61,600,000	0	0	61,600,000
Transfer (to) from insurance funds maintained in Singapore	7	0	0	-8,776,009	-8,776,009
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	356,997,020	0	-212,266,593	144,730,427

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

Note 1 - Breakdown of "Other Reserves"	Row No.	Amount

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

NIL

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Description	Row No	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	669,445,692	0	0	0		669,445,692
Less: Outward reinsurance premiums	2	19,711,037	0	0	0		19,711,037
Investment revenue	3	-47,188,513	0	0	0	-568,047	-47,756,560
Less: Investment expenses	4	16,282,634	0	0	0	0	16,282,634
Other income	5	52,178,464	0	0	0	7,217,867	59,396,331
Total Income (1 to 5)	6	638,441,972	0	0	0	6,649,820	645,091,792
Gross claims settled	7	230,167,252	0	0	0		230,167,252
Less: Reinsurance recoveries	8	2,577,676	0	0	0		2,577,676
Management expenses	9	46,305,687	0	0	0	6,956,510	53,262,197
Distribution expenses	10	147,364,510	0	0	0	9,180,338	156,544,848
Increase (decrease) in net policy liabilities	11	200,336,910	0	0	0		200,336,910
Provision for doubtful debts / bad debts written off on receivables	12	120,914	0	0	0	0	120,914
Taxation expenses	13	-245,863	0	0	0	0	-245,863
Other expenses	14	41,735,013	0	0	0	8,261,886	49,996,899
Total Outgo (7 to 14)	15	663,206,747	0	0	0	24,398,734	687,605,481
NET INCOME (6 - 15)	16	-24,764,775	0	0	0	-17,748,914	-42,513,689

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 201512

NIL

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

I544L AXA INSURANCE PTE LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2015 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	31,650	1,991,794,943	66,368,100	691,602,740	70,169,546	570,903,580	0	36,998,460	227,867,166
Endowment										
- Single Premium	3	1,068	70,990,150	0	35,689,931	275,739	0	0	0	35,965,670
- Regular Premium	4	20,091	1,401,209,036	68,932,992	725,540,019	32,823,534	406,638,756	0	17,963,696	369,688,493
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	0	0	0	0	0	0	0	0	0
Others										
- Single Premium	8	0	0	130,016	0	1,450,000	0	0	0	1,450,000
Sub total (1 to 8)	9	52,809	3,463,994,129	135,431,108	1,452,832,690	104,718,819	977,542,336	0	54,962,156	634,971,329
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	52,809	3,463,994,129	135,431,108	1,452,832,690	104,718,819	977,542,336	0	54,962,156	634,971,329

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

I544L AXA INSURANCE PTE LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2015 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	31,650	1,991,794,943	66,368,100	550,638,562	83,347,095	672,956,592	108,650,100	82,085,010	151,764,175
Endowment										
- Single Premium	3	1,068	70,990,150	0	36,844,650	346,756	0	20,498	0	37,211,904
- Regular Premium	4	20,091	1,401,209,036	68,932,992	731,540,591	36,941,159	468,993,699	20,213,349	54,143,015	373,844,415
Term	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	130,016	0	1,610,000	0	0	0	1,610,000
Sub total (1 to 8)	9	52,809	3,463,994,129	135,431,108	1,319,023,803	122,245,010	1,141,950,291	128,883,947	136,228,025	564,430,494
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term	14	0	0	0	0	0	0	0	0	0
Accident and Health	15	0	0	0	0	0	0	0	0	0
Annuity	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub Total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	52,809	3,463,994,129	135,431,108	1,319,023,803	122,245,010	1,141,950,291	128,883,947	136,228,025	564,430,494

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating 2

Reporting Cycle: 2015 12

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2015 12

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2015 12

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating 2

Reporting Cycle: 2015 12

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

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

I544L AXA INSURANCE PTE LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2015 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	1,260,774	16,626,499	70,021,817	11,814,958	40,419,449	99,863
- Regular Premium	2	123	8,368,300	116,880	190,196,976	151,283,175	603,800,839	61,393,479	203,108,802	2,181,593
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	532	170,197,906	4,945,735	66,735,579	2,855,250	49,244,378	3,208,959	1,225,357	24,780,767
Term	5	26,207	20,498,201,334	39,891,537	121,572,031	21,598,607	205,176,334	27,686,639	42,069,942	7,750,885
Accident and Health	6	16,437	470,799,400	51,348,254	20,569,672	412,298	7,793,791	632,713	5,106,580	18,927,472
Annuity	7	0	0	0	0	0	0	0	0	0
Others	8	2,625	1,147,885,920	16,716,314	107,940,109	9,827,806	142,788,419	26,823,011	26,804,932	28,607,439
Sub total (1 to 8)	9	45,924	22,295,452,860	113,018,720	508,275,141	202,603,635	1,078,825,578	131,559,759	318,735,062	82,348,019

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

I544L AXA INSURANCE PTE LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2015 12

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

Description	Row No	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	37,697	988,889,509	0	0	0	0	0	0	0	860,314,634	860,314,634
- Regular Premium	2	44,786	5,842,200,663	138,425,649	0	0	0	0	0	0	294,165,766	294,165,766
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												
- Single Premium	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
- Single Premium	6	0	0	0	0	0	0	0	0	0	0	0
Annuity												
- Single Premium	7	0	0	0	0	0	0	0	0	0	0	0
Others												
- Single Premium	8	0	0	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	82,483	6,831,090,172	138,425,649	0	0	0	0	0	0	1,154,480,400	1,154,480,400

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating 2

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating 2

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

I544L AXA INSURANCE PTE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

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

I544L AXA INSURANCE PTE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating 2

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-8,354,006		-8,354,006
Mortality/Morbidity	2	-3,461,196	-3,355,488	-105,708
Forfeiture/Surrender	3	434,607	482,874	-48,267
Interest	4	-10,515,162	48,133,020	-58,648,182
Expense	5	-15,549,262	-17,220,924	1,671,662
Change in basis	6	4,723,418		4,723,418
Miscellaneous	7	55,632,126	0	55,632,126
Total (1 to 7)	8			-5,128,957

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-23,446,894		-23,446,894
Mortality/Morbidity	2	-46,589,900	-7,707,817	-38,882,083
Forfeiture/Surrender	3	387,922	666,493	-278,571
Interest	4	1,807,970	5,747,552	-3,939,582
Expense	5	-25,066,661	-28,259,219	3,192,558
Change in basis	6	-3,675,034		-3,675,034
Miscellaneous	7	47,393,788	0	47,393,788
Total (1 to 7)	8			-19,635,818

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	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**

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating 2

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Non-Participating

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Life: OIF - Investment-Linked

Description	Row No	From 01/01/2015 to 31/12/2015		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

ANNUAL RETURN: FORM 16 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

Description	Singapore Insurance Fund	Offshore Insurance Fund
Participating Fund	634,971,329	0
Non-Participating Fund	82,348,019	0
Investment-Linked Fund	1,154,480,400	0

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

none

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Description	Row No	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	8,567,206	0
Terminal Bonus	4	2,650,423	0
Total amt to policy owners (1 to 4)	5	11,217,629	0
Allocation to surplus account	6	1,371,043	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

2015 distribution to shareholder has been calculated per LIA proposed long term solution.

Amount to policyholders: \$11,217,629

Notional policyholder's tax @10%: \$1,121,763

Re-gross of policyholder distribution: \$12,339,392

Allocation to surplus account: \$1,371,043

Notional shareholder's tax @17%: \$233,077

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

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

Description	Row No	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	8,567,206	0
Terminal Bonus	4	2,650,423	0
Total amt to policy owners (1 to 4)	5	11,217,629	0
Allocation to surplus account	6	1,371,043	0

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

<p>none</p>

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating 2

Reporting Cycle: 2015 12

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

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

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

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Participating

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	22,383,625
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	70,540,835
Policy liabilities - minimum condition liability	3	70,540,835
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	231,500,532
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	227,449
Financial resource adjustment: (8 to 12)	7	3,813,022
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	2,326,719
(b) charged assets	9	1,486,303
(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	88,883,989
(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	564,430,494
Minimum condition liability	17	564,430,494
(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	535,976,667
Higher of 21 or 22:	20	634,971,329
Sum of total risk requirement and minimum condition liability of the insurance fund	21	633,547,242
Policy liabilities of the insurance fund	22	634,971,329
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		28,756,660
(a) Specific Risk Requirement	35	14,378,330	
(b) General Risk Requirement	36	14,378,330	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		38,679,730
(a) Sum of: (39 + 42)	38	-8,889,137	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	41,793,338	
Debt specific risk requirement	40	5,285,808	
Debt general risk requirement	41	36,507,530	
Liability adjustment requirement in an increasing interest rate environment	42	-50,682,475	
(b) Sum of: (44 + 47)	43	38,679,730	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-31,221,722	
Debt specific risk requirement	45	5,285,808	
Negative of debt general risk requirement	46	-36,507,530	
Liability adjustment requirement in a decreasing interest rate environment	47	69,901,452	
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		47,155
Miscellaneous Risk Requirement	52		1,633,203
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		69,116,748
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	69,116,748

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	34,319,836
Less:		
Reinsurance adjustment	6	236,957
Financial resource adjustment: (8 to 12)	7	1,596,663
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	1,596,663
(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	32,486,216
(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	82,348,019	
Policy Liabilities	26	82,348,019	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	8,164,065	
Sum of total risk requirement and policy liabilities of the insurance fund	29	88,341,383	
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		3,609,787
(a) Sum of: (39 + 42)	38	-30,872	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	7,579,167	
Debt specific risk requirement	40	750,886	
Debt general risk requirement	41	6,828,281	
Liability adjustment requirement in an increasing interest rate environment	42	-7,610,039	
(b) Sum of: (44 + 47)	43	3,609,787	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-6,077,395	
Debt specific risk requirement	45	750,886	
Negative of debt general risk requirement	46	-6,828,281	
Liability adjustment requirement in a decreasing interest rate environment	47	9,687,182	
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		1,351
Miscellaneous Risk Requirement	52		2,382,226
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		5,993,364
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	5,993,364

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

I544L AXA INSURANCE PTE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	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	1,154,480,400	
Policy Liabilities	26	1,154,480,400	
(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	1,133,020,464	
Sum of total risk requirement and policy liabilities of the insurance fund	29	1,154,480,400	
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**

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating 2

Reporting Cycle: 2015 12

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

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Participating

Reporting Cycle: 2015 12

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

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2015 12

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

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

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

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

I544L AXA INSURANCE PTE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2015 12

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

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

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

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

**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**

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

(27 to 28)	26	0
Debt specific risk requirement	27	0
Debt general risk requirement	28	0
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	0
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	0
Debt specific risk requirement	32	0
Negative of debt general risk requirement	33	0
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	14,685
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	2,055,515
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	2,070,200
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	2,070,200

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	34,319,836
Balances in the surplus account of each participating fund	2	22,383,625
Paid-up ordinary share capital	3	356,997,020
Unappropriated profits (losses)	4	-212,266,593
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	464,406
Financial resource adjustment: (10 to 14)	9	95,781,418
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	3,923,382
(b) charged assets	11	1,486,303
(c) deferred tax assets	12	0
(d) intangible assets	13	90,371,733
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	105,188,064
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	70,540,835

Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21		175,728,899
(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	75,110,112	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	2,070,200	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		77,180,312
CAPITAL ADEQUACY RATIO (21/24)	25		227.69%

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I544L AXA INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL