

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	4,880,661,794
Debt securities	1B	2	13,606,349,262
Land and buildings	1C	3	407,730,320
Loans	1D	4	350,564,044
Cash and deposits		5	354,955,500
Other invested assets	1E	6	-388,335,911
Investment income due or accrued		7	18,142,950
Outstanding premiums and agents' balances	1F	8	32,597,821
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	61,812,949
Inter-fund balances and intra group balances (due from)	1I	13	1,476,016
Other assets	1J	14	18,104,967
Total Assets (1 to 14)		15	19,344,059,712
LIABILITIES			
Policy liabilities	1K	16	16,351,827,101
Other liabilities:			
Outstanding claims		17	3,178,412
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,971,662
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	31,467,067
Others	1M	23	2,895,915,614
Total Liabilities (16 to 23)		24	19,284,359,856
SURPLUS (15 - 24)	1N	25	59,699,856

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	486,426,598
Debt securities	1B	2	11,029,195,521
Land and buildings	1C	3	130,669,680
Loans	1D	4	76,028,514
Cash and deposits		5	105,771,493
Other invested assets	1E	6	-106,019,244
Investment income due or accrued		7	2,990,409
Outstanding premiums and agents' balances	1F	8	98,182,376
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	361,206
Income tax recoverables		11	0
Fixed assets	1H	12	1,741,121
Inter-fund balances and intra group balances (due from)	1I	13	31,409,001
Other assets	1J	14	18,995,383
Total Assets (1 to 14)		15	11,875,752,058
LIABILITIES			
Policy liabilities	1K	16	7,655,402,816
Other liabilities:			
Outstanding claims		17	42,893,824
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	85,984,374
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	991,871
Others	1M	23	1,728,473,131
Total Liabilities (16 to 23)		24	9,513,746,016
SURPLUS (15 - 24)	1N	25	2,362,006,042

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	4,665,115,540
Debt securities	1B	2	1,768,824,722
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	104,300,448
Other invested assets	1E	6	-331,989
Investment income due or accrued		7	2,089,895
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	483,125
Income tax recoverables		11	2,330,284
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	624,378
Other assets	1J	14	10,449,686
Total Assets (1 to 14)		15	6,553,886,089
LIABILITIES			
Policy liabilities	1K	16	6,291,194,760
Other liabilities:			
Outstanding claims		17	3,303,888
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	890,892
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	19,732
Others	1M	23	20,669,492
Total Liabilities (16 to 23)		24	6,316,078,764
SURPLUS (15 - 24)	1N	25	237,807,325

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	3,497,739,610	354,535,554	3,852,275,164
Collective investment schemes	2	439,167,126	589,219,504	1,028,386,630
Total (1 to 2) = Row 1 of Form 1	3			4,880,661,794

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	403,708,570	82,605,844	486,314,414
Collective investment schemes	2	0	112,184	112,184
Total (1 to 2) = Row 1 of Form 1	3			486,426,598

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,068,554,537	0	1,068,554,537
Collective investment schemes	2	0	3,596,561,003	3,596,561,003
Total (1 to 2) = Row 1 of Form 1	3			4,665,115,540

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	2,161,192,428
Qualifying debt securities	2	8,943,275,763
Other debt securities	3	2,501,881,071
Total (1 to 3) = Row 2 of Form 1	4	13,606,349,262

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	1,697,303,587
Qualifying debt securities	2	8,477,634,903
Other debt securities	3	854,257,031
Total (1 to 3) = Row 2 of Form 1	4	11,029,195,521

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	553,847,964
Qualifying debt securities	2	862,578,337
Other debt securities	3	352,398,421
Total (1 to 3) = Row 2 of Form 1	4	1,768,824,722

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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
AIA Tower - 1 Robinson Road	1	59,685,712	31/12/2014	205,682,680	-1,211,680	204,471,000
AIA Alexandra - 371 Alexandra Road	2	97,999,098	31/12/2014	154,943,580	2,877,740	157,821,320
AIA Tanjong Pagar - 1 Keong Saik Road	3	10,126,231	31/12/2014	44,302,050	1,135,950	45,438,000
Total = Row 3 of Form 1	21					407,730,320

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

I566C AIA SINGAPORE PRIVATE LIMITED

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
AIA Tower - 1 Robinson Road	1	19,128,116	31/12/2014	65,917,320	-388,320	65,529,000
AIA Alexandra - 371 Alexandra Road	2	31,406,815	31/12/2014	49,656,420	922,260	50,578,680
AIA Tanjong Pagar - 1 Keong Saik Road	3	3,245,261	31/12/2014	14,197,950	364,050	14,562,000
Total = Row 3 of Form 1	21					130,669,680

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	295,579,826	0	295,579,826
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	55,699,186	714,968	54,984,218
Total (1 to 4) = Row 4 of Form 1	5			350,564,044

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	58,583,998	0	58,583,998
Mortgage loans	2	24,605	0	24,605
Other secured loans	3	0	0	0
Unsecured loans	4	17,658,234	238,323	17,419,911
Total (1 to 4) = Row 4 of Form 1	5			76,028,514

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	8,642,570	209,689
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	8,642,570	209,689
Swaps:			
(a) Interest rate swaps	14	193,000,000	-3,623,362
(b) Currency swaps	15	3,118,615,650	-385,028,887
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	3,311,615,650	-388,652,249
Other derivatives	18	1,041,149	106,649
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	3,321,299,369	-388,335,911
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-388,335,911

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	430,321,859	-2,749,972
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	430,321,859	-2,749,972
Swaps:			
(a) Interest rate swaps	14	82,000,000	-1,501,934
(b) Currency swaps	15	1,112,735,509	-101,773,075
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	1,194,735,509	-103,275,009
Other derivatives	18	92,531	5,737
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	1,625,149,899	-106,019,244
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-106,019,244

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	118,066,479	-331,989
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	118,066,479	-331,989
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	118,066,479	-331,989
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-331,989

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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	30,029,998
Above 3 months but not exceeding 6 months	3	280,454
Above 6 months but not exceeding 12 months	4	836,078
Above 12 months	5	1,778,623
Gross total (2 to 5)	6	32,925,153
Provision for doubtful debts	7	327,332
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	32,597,821
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	32,597,821

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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	47,384,807
Above 3 months but not exceeding 6 months	3	31,750,548
Above 6 months but not exceeding 12 months	4	14,438,020
Above 12 months	5	5,591,542
Gross total (2 to 5)	6	99,164,917
Provision for doubtful debts	7	982,541
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	98,182,376
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	98,182,376

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - 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	361,206
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	361,206
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	361,206

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I566C AIA SINGAPORE PRIVATE LIMITED

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	483,125
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	483,125
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	483,125

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Motor vehicles	1	358,159
Computer equipment	2	35,415,150
Other fixed assets	3	26,039,640
Total (1 to 3) = Row 12 of Form 1	4	61,812,949

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	506,130
Other fixed assets	3	1,234,991
Total (1 to 3) = Row 12 of Form 1	4	1,741,121

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	1,403,883
Balances due from overseas branches / related corporations	2	34,748
Balances due from other insurance funds established and maintained under the Act	3	37,385
Total (1 to 3) = Row 13 of Form 1	4	1,476,016

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	4,390,141
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	27,018,860
Total (1 to 3) = Row 13 of Form 1	4	31,409,001

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	8,166
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	616,212
Total (1 to 3) = Row 13 of Form 1	4	624,378

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

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Prepaid Expenses	1	1,796,565
Account Receivables - Others	2	4,464,842
Maturity Disbursement Account	3	10,360,617
Miscellaneous Deposits	4	1,482,943
Total = Row 14 of Form 1	26	18,104,967

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Prepaid Expenses	1	868,261
Account Receivable - Others	2	10,716,772
ASO Deposit	3	6,758,959
Maturity Disbursement Account	4	651,391
Total = Row 14 of Form 1	26	18,995,383

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Prepaid expenses	1	13,490
Management fee rebate receivables	2	7,315,773
Accounts receivables - investments	3	1,953,313
Accounts receivables - others	4	1,167,110
Total = Row 14 of Form 1	26	10,449,686

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	19,344,059,712
Balance in the surplus account	2	59,699,856
Other liabilities	3	2,932,532,755
Policy assets (1 - 2 - 3)	4	16,351,827,101
Sum of liability in respect of each policy of the participating fund	5	16,351,827,101
Minimum condition liability	6	10,002,905,074
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	16,351,827,101

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	1,813,856
Balances due to overseas branches / related corporations	2	2,037,347
Balances due to other insurance funds established and maintained under the Act	3	27,615,864
Total (1 to 3) = Row 22 of Form 1	4	31,467,067

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	149,101
Balances due to overseas branches / related corporations	2	532,211
Balances due to other insurance funds established and maintained under the Act	3	310,559
Total (1 to 3) = Row 22 of Form 1	4	991,871

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	19,732
Total (1 to 3) = Row 22 of Form 1	4	19,732

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

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**I566C AIA SINGAPORE PRIVATE LIMITED****Reporting Cycle: 2015 12****Life: SIF - Participating**

Description	Row No.	Amount
Accrued Interest Expenses	1	30,236,031
Life Insurance Deposits	2	445,556,360
Policy Dividend Payable	3	1,298,660,227
Account Payable	4	119,612,258
Account Payable - Repo	5	777,189,875
Accrued Expenses	6	87,064,807
Agent Balance	7	2,418,002
Agent Provident Fund	8	280,701
Rental Deposits From Tenant	9	1,513,058
Disbursement Clearing Account	10	15,598,480
Provision For Year End Bonus	11	7,407,039
Unpresented Cheque	12	32,421,809
GST Output Tax	13	158,991
Provision For Income Tax	14	38,850,986
Provision For Deferred Tax	15	20,195,761
Prepaid Premium	16	9,015,658
Reserve For Convention Expenses	17	3,146,700
Other Provision	18	6,588,871
Total = Row 23 of Form 1	26	2,895,915,614

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Accrued Interest Expenses	1	3,681,070
Life Insurance Deposits	2	310,227,457
Provision For Experience Refund	3	14,276,719
Account Payable	4	11,474,052
Account Payable - Repo	5	1,026,501,156
Accrued Expenses	6	29,176,306
Disbursement Clearing Account	7	16,417,919
Unpresented Cheque	8	37,296,309
GST Output Tax	9	10,248,290
Provision For Income Tax	10	126,615,833
Provision For Deferred Tax	11	135,076,048
Prepaid Premium	12	3,449,109
Reserve For Convention Expenses	13	737,765
Other Provision	14	3,295,098
Total = Row 23 of Form 1	26	1,728,473,131

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Accounts payable - investment	1	3,910,887
Other provisions	2	2,293,474
Accrued expenses	3	1,901,314
Life insurance deposits	4	822,066
Amount due to unit holders	5	5,045,773
Suspense account	6	73,226
Disbursement clearing account	7	3,386,197
Unpresented cheque	8	1,570,126
Provision for deferred tax	9	1,666,429
Total = Row 23 of Form 1	26	20,669,492

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	73,774,162
Net income	2	55,925,694
Transfer (to) from head office / shareholders fund	3	-70,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	59,699,856

ANNUAL RETURN: ANNEX 1N - SURPLUS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	1,822,463,266
Net income	2	803,542,776
Transfer (to) from head office / shareholders fund	3	-264,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	2,362,006,042

ANNUAL RETURN: ANNEX 1N - SURPLUS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	331,718,810
Net income	2	26,088,515
Transfer (to) from head office / shareholders fund	3	-120,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	237,807,325

ANNUAL RETURN: ANNEX 1N - SURPLUS

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	3,429,652	0	0	3,429,652
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	-16,862,463	0	0	-16,862,463
Unlicensed reinsurer	3	295,512	0	0	295,512
Total (1 to 3)	4	-13,137,299	0	0	-13,137,299

**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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	3,972,933	0	3,972,933
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	516,051,330	0	516,051,330
Unlicensed reinsurer	3	0	-4,724,454	0	-4,724,454
Total (1 to 3)	4	0	515,299,809	0	515,299,809

**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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	0	-10,567	-10,567
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	-99,810	-99,810
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	-110,377	-110,377

**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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
Name of company: Chelshire Investments Pte Ltd				
Equity securities	1	3	3	537,771
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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
Name of company: Chelville Investments Pte Ltd				
Equity securities	1	3	3	514,302
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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
Name of company: LC Ventura (Tampines) Pte Ltd				
Equity securities	1	28,209,425	28,209,425	75,526,391
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	53,768,300	53,768,300	53,768,300
Other invested assets	5	0	0	0

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
Name of company: Winfame Investments Pte Ltd				
Equity securities	1	375,000	375,000	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	356,591	356,591	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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
Name of company: Winwave Investments Pte Ltd				
Equity securities	1	375,000	375,000	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	358,378	358,378	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**

I566C AIA SINGAPORE PRIVATE LIMITED

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: Chelshire Investments Pte Ltd				
Equity securities	1	1	1	179,257
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**

I566C AIA SINGAPORE PRIVATE LIMITED

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: Chelville Investments Pte Ltd				
Equity securities	1	1	1	171,434
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**

I566C AIA SINGAPORE PRIVATE LIMITED

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: LC Ventura (Tampines) Pte Ltd				
Equity securities	1	9,040,575	9,040,575	24,204,747
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	17,231,700	17,231,700	17,231,700
Other invested assets	5	0	0	0

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

I566C AIA SINGAPORE PRIVATE LIMITED

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: Winfame Investments Pte Ltd				
Equity securities	1	125,000	125,000	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	118,864	118,864	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**

I566C AIA SINGAPORE PRIVATE LIMITED

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: Winwave Investments Pte Ltd				
Equity securities	1	125,000	125,000	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	119,459	119,459	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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	24605

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Form 1

Present value of expected tax payments on the distribution to policyholders from the Par fund arising from the non-guaranteed benefits of each Par policy is S\$1,010,134,494. These expected tax payments are included as policy liabilities.

Annex 1 (iii)

Information in respect of investments in a related corporation of registered insurer as at 31/12/2015

Name of company:- Ambadevi Mauritius Holding Ltd

	Row No.	No. of Units	Cost	Amount
PARTICIPATING				
(a) Equity securities	1	18,412,325	22,512,750	29,777,116
(b) Unsecured loans	4	844,153	1,145,768	1,191,859
NON-PARTICIPATING				
(a) Equity securities	1	2,050,780	2,507,489	3,316,600
(b) Unsecured loans	4	155,847	211,531	220,041

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,472,145,893
Less: Outward reinsurance premiums	2B	2	8,902,665
Investment revenue	2C	3	312,591,641
Less: Investment expenses		4	19,600,013
Other income	2D	5	4,520,094
Total Income (1 to 5)		6	2,760,754,950
Gross claims settled	2E	7	1,198,304,066
Less: Reinsurance recoveries		8	2,067,943
Management expenses	2F	9	45,830,075
Distribution expenses	2G	10	282,170,992
Increase (decrease) in net policy liabilities	2H	11	986,872,708
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	48,877,314
Other expenses	2I	14	144,842,044
Total Outgo (7 to 14)		15	2,704,829,256
Net Income (6 - 15)	2J	16	55,925,694

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,203,721,993
Less: Outward reinsurance premiums	2B	2	227,927,543
Investment revenue	2C	3	529,908,896
Less: Investment expenses		4	11,873,432
Other income	2D	5	48,037,549
Total Income (1 to 5)		6	2,541,867,463
Gross claims settled	2E	7	928,815,278
Less: Reinsurance recoveries		8	112,073,976
Management expenses	2F	9	105,767,396
Distribution expenses	2G	10	300,689,033
Increase (decrease) in net policy liabilities	2H	11	287,174,117
Provision for doubtful debts/ bad debts written off on receivables		12	545,091
Taxation expenses		13	152,842,762
Other expenses	2I	14	74,564,986
Total Outgo (7 to 14)		15	1,738,324,687
Net Income (6 - 15)	2J	16	803,542,776

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	875,577,653
Less: Outward reinsurance premiums	2B	2	4,276,825
Investment revenue	2C	3	82,809,532
Less: Investment expenses		4	57,607,742
Other income	2D	5	27,182,974
Total Income (1 to 5)		6	923,685,592
Gross claims settled	2E	7	944,578,145
Less: Reinsurance recoveries		8	2,764,937
Management expenses	2F	9	32,388,040
Distribution expenses	2G	10	132,262,293
Increase (decrease) in net policy liabilities	2H	11	-209,697,473
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	-2,480,445
Other expenses	2I	14	3,311,454
Total Outgo (7 to 14)		15	897,597,077
Net Income (6 - 15)	2J	16	26,088,515

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	1,349,203,198
Regular premiums - new business	2	100,709,973
Regular premiums - renewal business	3	1,022,232,722
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	2,472,145,893
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	2,472,145,893

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	874,765,519
Regular premiums - new business	2	152,913,975
Regular premiums - renewal business	3	833,302,869
Group business:		
Premiums	4	342,739,630
Direct insurance premiums (1 to 4)	5	2,203,721,993
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	2,203,721,993

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	502,888,998
Regular premiums - new business	2	78,179,042
Regular premiums - renewal business	3	294,509,613
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	875,577,653
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	875,577,653

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	1,988,589
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	6,701,335
Unlicensed reinsurer	3	212,741
Total (1 to 3) = Row 2 of Form 2	4	8,902,665

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	10,529,915
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	170,512,992
Unlicensed reinsurer	3	46,884,636
Total (1 to 3) = Row 2 of Form 2	4	227,927,543

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	1,620,352
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	2,641,458
Unlicensed reinsurer	3	15,015
Total (1 to 3) = Row 2 of Form 2	4	4,276,825

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	137,637,428	12,403,279	-221,592,666	-71,551,959
Debt securities	2	543,545,253	2,568,808	87,076,225	633,190,286
Land and Buildings	3	15,495,944	0	1,690,577	17,186,521
Loans	4	19,693,070	300,000	1,676,097	21,669,167
Cash and deposits	5	8,909,579	383,811	5,252,427	14,545,817
Other invested assets	6	-27,159,291	0	-275,288,900	-302,448,191
Total (1 to 6) = Row 3 of Form 2	7				312,591,641

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I566C AIA SINGAPORE PRIVATE LIMITED

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	16,394,506	-227,181	-1,299,193	14,868,132
Debt securities	2	447,202,942	12,497,996	138,021,687	597,722,625
Land and Buildings	3	5,165,315	0	541,797	5,707,112
Loans	4	4,691,334	100,000	404,465	5,195,799
Cash and deposits	5	1,807,791	271,446	3,611,646	5,690,883
Other invested assets	6	-7,569,637	0	-91,706,018	-99,275,655
Total (1 to 6) = Row 3 of Form 2	7				529,908,896

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I566C AIA SINGAPORE PRIVATE LIMITED

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	37,250,856	141,251,240	-141,246,760	37,255,336
Debt securities	2	57,976,289	9,814,719	-13,816,627	53,974,381
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	607,583	97,364	0	704,947
Other invested assets	6	0	0	-9,125,132	-9,125,132
Total (1 to 6) = Row 3 of Form 2	7				82,809,532

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	880,243	0	0	880,243
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	880,243	0	0	880,243

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	37,250,856	141,261,647	-141,246,760	37,265,743
Debt securities	2	51,050,235	10,652,661	-13,702,223	48,000,673
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	574,795	0	0	574,795
Other invested assets	6	0	0	-9,118,866	-9,118,866
Total (1 to 6) = Row 3 of Form 2	7	88,875,886	151,914,308	-164,067,849	76,722,345

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Admin Chg, Re-issue	1	168,097
Other Income	2	4,309,942
Disposal of Fixed Asset	3	42,055
Total = Row 5 of Form 2	26	4,520,094

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Admin Chg, Re-issue	1	637,874
Transfer of Policy Reserves Relating to Non-Forfeiture Poli	2	44,487,917
Other Income	3	2,911,758
Total = Row 5 of Form 2	26	48,037,549

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Admin charges and re-issue fee	1	22,003,002
Other miscellaneous income	2	5,179,972
Total = Row 5 of Form 2	26	27,182,974

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	44,599,295
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	745,836,354
Surrenders	4	176,376,867
Annuities	5	4,227,224
Cash bonuses	6	227,264,326
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	1,198,304,066

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	138,887,181
Accident and health benefits other than total permanent disability and critical illness	2	468,077,041
Maturity / anticipated endowment	3	203,552,662
Surrenders	4	100,821,881
Annuities	5	14,054,838
Cash bonuses	6	3,421,675
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	928,815,278

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	24,005,266
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	14,937,660
Surrenders	4	901,942,112
Annuities	5	0
Cash bonuses	6	3,693,107
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	944,578,145

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**I566C AIA SINGAPORE PRIVATE LIMITED****Reporting Cycle: 201512****Life: SIF - Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	26,696,106
Office rent	2	1,736,842
Head office / parent company expenses	3	4,483,728
Directors' fees	4	56,590
Audit fees	5	436,219
Managing agent's fees	6	0
Repairs and maintenance	7	266,543
Public utilities	8	512,105
Printing, stationery and periodicals	9	800,931
Postage, telephone and telex charges	10	721,668
Computer charges	11	2,583,485
Hire of office equipment	12	0
Licence and association fees	13	134,767
Advertising and subscriptions	14	1,602,026
Entertainment	15	55,826
Travelling expenses	16	319,081
Shared Service Fees	1	3,351,491
Professional, Consulting and Service Fees	2	1,599,741
Miscellaneous Office Expenses	3	472,926
Total = Row 9 of Form 2	27	45,830,075

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	59,103,052
Office rent	2	3,915,307
Head office / parent company expenses	3	9,684,920
Directors' fees	4	103,278
Audit fees	5	796,101
Managing agent's fees	6	0
Repairs and maintenance	7	512,866
Public utilities	8	975,434
Printing, stationery and periodicals	9	2,040,477
Postage, telephone and telex charges	10	1,640,214
Computer charges	11	5,942,806
Hire of office equipment	12	0
Licence and association fees	13	250,752
Advertising and subscriptions	14	3,604,318
Entertainment	15	139,278
Travelling expenses	16	773,860
Shared Service Fees	1	10,337,305
Professiona, Consulting and Service Fees	2	4,832,207
Miscellaneous Office Expenses	3	1,115,221
Total = Row 9 of Form 2	27	105,767,396

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	19,326,355
Office rent	2	1,268,478
Head office / parent company expenses	3	2,416,270
Directors' fees	4	40,968
Audit fees	5	315,796
Managing agent's fees	6	0
Repairs and maintenance	7	192,961
Public utilities	8	370,733
Printing, stationery and periodicals	9	474,830
Postage, telephone and telex charges	10	443,431
Computer charges	11	1,945,153
Hire of office equipment	12	0
Licence and association fees	13	97,564
Advertising and subscriptions	14	1,139,722
Entertainment	15	40,414
Travelling expenses	16	234,123
Shared services fees	1	2,426,276
Professional, consulting and service fees	2	1,315,668
Miscellaneous office expenses	3	339,298
Total = Row 9 of Form 2	27	32,388,040

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	129,540,561
First period commissions - regular premium	2	33,300,517
Renewal commissions	3	24,105,008
Group business:		
Commissions	4	0
Overriding commissions	5	4,858,864
Production and other bonuses	6	52,300,256
Trailer fees	7	0
Cost of benefits and services	8	32,528,131
Other cash payments	9	11,256,140
Total distribution cost excluding reinsurance commissions (1 to 9)	10	287,889,477
Reinsurance commissions	11	5,718,485
Total (10 - 11) = Row 10 of Form 2	12	282,170,992

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	34,372,578
First period commissions - regular premium	2	85,224,479
Renewal commissions	3	63,963,293
Group business:		
Commissions	4	32,472,023
Overriding commissions	5	14,881,017
Production and other bonuses	6	51,289,575
Trailer fees	7	0
Cost of benefits and services	8	29,599,512
Other cash payments	9	9,269,462
Total distribution cost excluding reinsurance commissions (1 to 9)	10	321,071,939
Reinsurance commissions	11	20,382,906
Total (10 - 11) = Row 10 of Form 2	12	300,689,033

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	8,780,547
First period commissions - regular premium	2	42,021,310
Renewal commissions	3	11,115,332
Group business:		
Commissions	4	0
Overriding commissions	5	5,978,426
Production and other bonuses	6	49,400,761
Trailer fees	7	0
Cost of benefits and services	8	12,832,652
Other cash payments	9	2,762,132
Total distribution cost excluding reinsurance commissions (1 to 9)	10	132,891,160
Reinsurance commissions	11	628,867
Total (10 - 11) = Row 10 of Form 2	12	132,262,293

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	16,351,827,101
Net policy liabilities at beginning of period	2	15,364,954,393
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	986,872,708

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	7,655,402,816
Net policy liabilities at beginning of period	2	7,368,228,699
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	287,174,117

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	6,291,194,760
Net policy liabilities at beginning of period	2	6,500,892,233
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-209,697,473

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Participating

Description	Row No.	Amount
Transfer of Policy Reserves Relating to Non-Forfeiture Policies	1	44,487,917
Depreciation	2	3,048,265
GST	3	1,481,765
Interest Expenses	4	55,412,257
Other Expenses	5	12,828,597
Exchange Loss	6	27,583,243
Total = Row 14 of Form 2	26	144,842,044

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Depreciation	1	6,014,996
GST	2	2,069,185
Interest Expenses	3	11,054,347
Other Expenses	4	14,750,507
Exchange Loss	5	40,675,951
Total = Row 14 of Form 2	26	74,564,986

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Depreciation	1	2,206,758
Other expenses	2	1,104,696
Total = Row 14 of Form 2	26	3,311,454

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	56,906,556
Surplus account investment revenue	2	880,243
Less: Surplus account investment expenses	3	0
Surplus account investment income (2 - 3)	4	880,243
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	-1,861,105
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	55,925,694

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

NIL

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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	1,258,022,031	1,999	3,479,392,769	41,581,148	17,166	1,319,143,927
Endowment	2	115,724,485	1,248	116,881,732	65,504,177	15,265	404,196,281
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	2,312,884	0	0
Total (1 to 6)	7	1,373,746,516	3,247	3,596,274,501	109,398,209	32,431	1,723,340,208
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		30	937,211	1,619,659	1,336	45,847,432
Maturity	10		97	4,739,640	30,531,132	22,499	484,178,687
Expiry	11		0	0	8,408	0	0
Surrender	12		371	13,225,079	14,371,317	12,846	534,620,246
Forfeiture	13		0	0	6,029,157	2,422	119,684,052
Net transfers	14		0	0	0	0	0
Others	15		58	-120,476,867	23,683,251	5,755	13,154,199
Total (9 to 15)	16		556	-101,574,937	76,242,924	44,858	1,197,484,616
Annuities only	17		7	26,292	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		2,760	4,846,907,488	665,523,071	575,379	31,221,231,270
Endowment	19		19,661	716,041,624	418,590,664	241,307	5,728,371,826
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	3,207,806	0	0
Total (18 to 23)	24		22,421	5,562,949,112	1,087,321,541	816,686	36,949,603,096
Annuities only (last period's 25 + 8 -17)	25		1,005	3,688,368	0	0	0

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	588,252,774	424	1,992,419,300	5,275,205	59	111,894,251
Endowment	2	38,790,000	1,099	38,790,000	4,972,334	105	10,832,031
Term	3	320,661,070	0	1,877,647,761	17,442,959	13,750	5,514,104,538
Accident	4	0	0	0	16,037,279	57,297	9,901,915,550
Health	5	575,462	0	6,460,000	53,097,577	69,600	250,460,000
Others	6	317,101	0	104,400	25,849,934	3,811	1,268,129,253
Total (1 to 6)	7	948,596,407	1,523	3,915,421,461	122,675,288	144,622	17,057,335,623
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		34	4,490,730	1,546,995	448	64,903,226
Maturity	10		420	12,264,205	14,508	8,815	281,035,619
Expiry	11		37	13,928,268	49,195,646	73,598	7,781,701,180
Surrender	12		225	81,698,514	3,442,464	1,555	172,318,855
Forfeiture	13		1	711,650	1,518,353	2	24,312,770
Net transfers	14		0	0	0	0	0
Others	15		94	-1,198,867,022	1,629,714	11,047	1,058,325,585
Total (9 to 15)	16		811	-1,085,773,655	57,347,680	95,465	9,382,597,235
Annuities only	17		35	120,266	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		4,714	16,504,963,160	136,412,743	44,492	5,721,342,410
Endowment	19		19,805	623,790,740	13,439,501	14,432	476,589,182
Term	20		1,228	3,481,786,518	105,736,162	132,216	39,125,637,264
Accident	21		0	0	114,160,323	392,260	48,817,160,513

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	13,170,000	384,967,311	936,719	2,912,426,361
Others	23		0	104,400	226,250,188	60,489	6,187,112,414
Total (18 to 23)	24		25,747	20,623,814,818	980,966,228	1,580,608	103,240,268,144
Annuities only (last period's 25 + 8 -17)	25		4,125	13,887,384	0	0	0

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	400,724,125	11,792	398,001,253	92,014,414	20,802	3,548,526,602
Endowment	2	2,829,194	165	4,049,202	8,300	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	403,553,319	11,957	402,050,455	92,022,714	20,802	3,548,526,602
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		349	6,606,799	317,769	134	10,513,200
Maturity	10		622	12,416,432	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		26,429	553,831,398	16,826,145	10,092	1,044,974,515
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		23	49,385,094	43,611,917	222	64,788,596
Total (9 to 15)	16		27,423	622,239,723	60,755,831	10,448	1,120,276,311
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		196,564	3,992,227,856	351,230,124	155,914	15,968,105,925
Endowment	19		39,556	659,349,078	13,011,265	5,161	163,297,243
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		236,120	4,651,576,934	364,241,389	161,075	16,131,403,168
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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Participating

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

Business in Force	Single Premium	Regular Premium
Critical Illness Basic and Riders		3,207,806
Total		3,207,806

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

New Business	Single Premium	Regular Premium
Critical Illness Basic and Riders	0	2,312,884
Total	0	2,312,884

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

Terminations and Transfers	Single Premium	Regular Premium
Cancellation		1,952,978
ETI Conversion		6,241,052
Exchange Rate Adjustment		-7,275,180
Increase/Decrease		464,838
Other Policies Changes		7,648,647
Paid Up Conversion		1,239,870
Premium Paid Up		13,411,046
Total		23,683,251

I566C AIA SINGAPORE PRIVATE LIMITED

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		14,882,950
Total		14,882,950

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

New Business	Single Premium	Regular Premium
Mortgage Reducing Term	0	327,504
Total	0	327,504

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

Business in Force	Single Premium	Regular Premium
Critical Illness Basic and Riders		168,953,151
Disability Basic and Riders		41,659,770
Miscellaneous		15,637,267
Total		226,250,188

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

New Business	Single Premium	Regular Premium
Critical Illness Basic and Riders	317,101	21,895,869
Disability Basic and Riders	0	3,773,557
Miscellaneous	0	180,508
Total	317,101	25,849,934

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

Terminations and Transfers	Single Premium	Regular Premium
Cancellation		495,481
ETI conversion		717,646
Exchange Rate Adjustment		-4,966,252
Increase/Decrease		966,540
Other Policies Changes		4,415,644
Paid up conversion		79,913
Reinstatement		-79,258
Total		1,629,714

I566C AIA SINGAPORE PRIVATE LIMITED

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
Cancellation		779,456
Increase/Decrease		129,293

Other Policies Changes		42,602,458
Premium Paid Up		100,710
Total		43,611,917

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

NIL

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Participating

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

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

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	591	27,351	3,056,806,966	0	3,781,837
Accident	2	185	38,876	3,173,718,195	0	836,588
Health	3	1,144	60,414	0	0	21,073,635
Others	4	1	0	1,250,000,000	0	250,000
Total (1 to 6)	5	1,921	126,641	7,480,525,161	0	25,942,060
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	58,374	11,310,218,600	0	61,486,320
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	1,820	154,252	14,623,159,503		66,036,295
Death, total permanent disability, critical illness	10	0	548	58,912,033		220,817
Others	11	0	188	46,759,307		400,861
Total (9 to 11)	12	1,820	154,988	14,728,830,843		66,657,973

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	3,725	470,869	59,395,706,775		76,788,501
Accident	15	105	76,734	28,893,210,881		7,270,643
Health	16	7,576	668,662	0		253,751,934
Others	17	6	1,000	23,287,924		0
Total (14 to 17)	18	11,412	1,217,265	88,312,205,580		337,811,078
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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Life: SIF - Participating 2

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

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

Life: SIF - Participating

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

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

Life: SIF - Non-Participating

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

New Business	Single Premium	Regular Premium
Living Care Insurance	0	250,000
Sum:	0	250,000

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

Terminations and Transfers	Single Premium	Regular Premium
----------------------------	----------------	-----------------

Credit Life		400,861
Sum:		400,861

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

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

Life: SIF - Investment-Linked

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

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

Life: OIF - Participating 2

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

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

Life: OIF - Participating

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

Number of dependants covered under group policies	Single Premium	Regular Premium

		0
Sum:		0

Life: OIF - Non-Participating

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

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

Life: OIF - Investment-Linked

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

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

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

NIL

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

1566C AIA SINGAPORE PRIVATE LIMITED

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	268,724,914	0	153,594,159	0	29,478,670	0	10,353,686	0	109,354	0	462,260,783	0
Reinsurance ceded	2	-669,605,104	0	305,857,924	0	4,167,965	0	390,835	0	0	0	-359,188,380	0
Net premiums written (1 - 2)	3	938,330,018	0	-152,263,765	0	25,310,705	0	9,962,851	0	109,354	0	821,449,163	0
Premium liabilities at beginning of period	4	24,547,204	0	438,102,459	0	5,476,681	0	828,654	0	0	0	468,954,998	0
Premium liabilities at end of period	5	33,122,142	0	299,206,941	0	4,188,180	0	1,013,127	0	0	0	337,530,390	0
Premium earned during the period (3 + 4 - 5)	6	929,755,080	0	-13,368,247	0	26,599,206	0	9,778,378	0	109,354	0	952,873,771	0
B. CLAIMS													
Gross claims settled	7	232,945,617	0	35,240,176	0	4,616,524	0	1,849,601	0	0	0	274,651,918	0
Reinsurance recoveries	8	50,946,418	0	26,794,834	0	456,795	0	3,047	0	0	0	78,201,094	0
Net claims settled (7 - 8)	9	181,999,199	0	8,445,342	0	4,159,729	0	1,846,554	0	0	0	196,450,824	0
Claim liabilities at end of period	10	0	0	0	0	24,250,982	0	0	0	0	0	24,250,982	0
Claim liabilities at beginning of period	11	0	0	0	0	10,718,605	0	0	0	0	0	10,718,605	0
Net claims incurred (9 + 10 - 11)	12	181,999,199	0	8,445,342	0	17,692,106	0	1,846,554	0	0	0	209,983,201	0
C. MANAGEMENT EXPENSES													
Management expenses	13	13,545,802	0	7,742,327	0	1,485,952	0	521,905	0	5,512	0	23,301,498	0
D. DISTRIBUTION EXPENSES													
Commissions	14	20,316,867	0	16,059,400	0	2,265,936	0	318,141	0	9,204	0	38,969,548	0
Reinsurance commissions	15	7,955,673	0	11,465,819	0	458,470	0	51,590	0	0	0	19,931,552	0
Net commissions incurred (14 - 15)	16	12,361,194	0	4,593,581	0	1,807,466	0	266,551	0	9,204	0	19,037,996	0
Other distribution expenses	17	21,330,592	0	16,856,453	0	2,379,020	0	334,177	0	9,669	0	40,909,911	0
E. UNDERWRITING RESULTS (6-12-13-16-17)													
	18	700,518,293	0	-51,005,950	0	3,234,662	0	6,809,191	0	84,969	0	659,641,165	0
F. NET INVESTMENT INCOME													
	19	17,472,415	0	16,036,380	0	299,952	0	199,652	0	1,957	0	34,010,356	0
G. OPERATING RESULTS (18 + 19)													
	20	717,990,708	0	-34,969,570	0	3,534,614	0	7,008,843	0	86,926	0	693,651,521	0
H. OTHERS													
Number of policies in force	21	666,112	0	496,581	0	476,042	0	85,334	0	0	0	1,724,069	0
Number of lives covered under policies in force	22	663,140	0	392,882	0	365,450	0	80,358	0	0	0	1,501,830	0
Number of claims registered	23	47,907	0	1,164	0	2,801	0	459	0	0	0	52,331	0

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	64,235,762	253,496,963	23,434,067	10,413,198	0	3,597,889	95,345,004	7,270,643	23,777,318	0	206,792,151	274,778,693
Reinsurance ceded	2	0	21,435,682	31,696	1,608,399	0	802,956	472,383	480,554	0	0	504,079	24,327,591
Net premiums written (1 - 2)	3	64,235,762	232,061,281	23,402,371	8,804,799	0	2,794,933	94,872,621	6,790,089	23,777,318	0	206,288,072	250,451,102
Premium liabilities at beginning of period	4	37,462,075	51,511,184	59,576,601	804,488	0	591,598	558,370	891,414	74,086,684	0	171,683,730	53,798,684
Premium liabilities at end of period	5	38,846,737	42,549,369	62,044,004	942,925	0	529,343	812,085	1,041,391	78,391,311	0	180,094,137	45,063,028
Premium earned during the period (3 + 4 - 5)	6	62,851,100	241,023,096	20,934,968	8,666,362	0	2,857,188	94,618,906	6,640,112	19,472,691	0	197,877,665	259,186,758
B. CLAIMS													
Gross claims settled	7	22,668,768	213,264,836	8,573,546	5,714,688	0	156,044	22,663,845	2,902,702	12,309,033	0	66,215,192	222,038,270
Reinsurance recoveries	8	0	19,189,437	0	922,601	0	42,689	0	556,402	0	0	0	20,711,129
Net claims settled (7 - 8)	9	22,668,768	194,075,399	8,573,546	4,792,087	0	113,355	22,663,845	2,346,300	12,309,033	0	66,215,192	201,327,141
Claim liabilities at end of period	10	2,982,899	41,601,885	2,343,917	0	0	0	10,733,031	0	2,259,463	0	18,319,310	41,601,885
Claim liabilities at beginning of period	11	2,618,261	45,690,011	2,030,229	0	0	0	9,517,584	0	1,953,700	0	16,119,774	45,690,011
Net claims incurred (9 + 10 - 11)	12	23,033,406	189,987,273	8,887,234	4,792,087	0	113,355	23,879,292	2,346,300	12,614,796	0	68,414,728	197,239,015
C. MANAGEMENT EXPENSES													
Management expenses	13	4,527,217	20,147,504	2,190,046	467,498	0	161,503	9,042,262	989,699	2,176,444	0	17,935,969	21,766,204
D. DISTRIBUTION EXPENSES													
Commissions	14	9,877,459	30,419,636	6,965,919	833,056	0	431,747	29,612,389	1,236,009	6,049,057	0	52,504,824	32,920,448
Reinsurance commissions	15	0	4,054,633	0	377,807	0	0	0	76,017	0	0	0	4,508,457
Net commissions incurred (14 - 15)	16	9,877,459	26,365,003	6,965,919	455,249	0	431,747	29,612,389	1,159,992	6,049,057	0	52,504,824	28,411,991
Other distribution expenses	17	6,251,692	1,997,071	2,938,966	57,837	0	19,980	11,763,841	113,714	2,880,062	0	23,834,561	2,188,602
E. UNDERWRITING RESULTS (6-12-13-16-17)													
	18	19,161,326	2,526,245	-47,197	2,893,691	0	2,130,603	20,321,122	2,030,407	-4,247,668	0	35,187,583	9,580,946
F. NET INVESTMENT INCOME													
	19	2,218,333	2,311,361	2,831,161	105,921	0	74,700	563,637	88,537	3,452,706	0	9,065,837	2,580,519
G. OPERATING RESULTS (18 + 19)													
	20	21,379,659	4,837,606	2,783,964	2,999,612	0	2,205,303	20,884,759	2,118,944	-794,962	0	44,253,420	12,161,465
H. OTHERS													
Number of policies in force	21	218,075	7,576	64,903	227	0	22	396,349	105	100,207	0	779,534	7,930
Number of lives covered under policies in force	22	215,954	774,790	64,903	62,684	0	17,051	396,349	232,396	99,977	0	777,183	1,086,921
Number of claims registered	23	12,120	1,000,202	263	91	0	38	38,096	178	7,898	0	58,377	1,000,509

ANNUAL RETURN: NOTES TO FORM 7

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

The figures reported in Form 7 includes a one-off adjustment relating to reinsurance. Normalised operating results have worsened against prior year, primarily driven by deteriorating claims experience.

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	10,032,203,932	0	0	0	0	10,032,203,932
Debt securities	2	26,404,369,505	63,024,890	0	0	50,664,726	26,518,059,121
Land and buildings	3	538,400,000	0	0	0	0	538,400,000
Loans	4	426,592,558	0	0	0	471,612	427,064,170
Cash and deposits	5	565,027,441	1,359,547	0	0	33,598,264	599,985,252
Other invested assets	6	-494,687,144	0	0	0	0	-494,687,144
Investment income due or accrued	7	23,223,254	0	0	0	4,134	23,227,388
Outstanding premiums and agents' balances	8	130,780,197	0	0	0	0	130,780,197
Deposits withheld by cedants	9	0	0	0	0	0	0

Reinsurance recoverables (on paid claims)	10	844,331	0	0	0	0	844,331
Income tax recoverables	11	2,330,284	0	0	0	0	2,330,284
Fixed assets	12	63,554,070	0	0	0	1,961,087	65,515,157
Inter-fund balances and intra-group balances (due from)	13	33,509,395	311,083	0	0	1,683,027	35,503,505
Other assets	14	47,550,036	1,133,974	0	0	8,205,545	56,889,555
Total Assets (1 to 14)	15	37,773,697,859	65,829,494	0	0	96,588,395	37,936,115,748
LIABILITIES							
Policy liabilities	16	30,298,424,677	7,528,000	0	0		30,305,952,677
Other liabilities							
Outstanding claims	17	49,376,124	993,491	0	0	0	50,369,615
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	88,846,928	0	0	0	0	88,846,928
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	32,478,670	37,815	0	0	5,954,737	38,471,222
Others	23	4,645,058,237	3,331,973	0	0	61,206,448	4,709,596,658
Total Liabilities (16 to 23)	24	35,114,184,636	11,891,279	0	0	67,161,185	35,193,237,100
NET ASSETS (15 - 24)	25	2,659,513,223	53,938,215	0	0	29,427,210	2,742,878,648
SHAREHOLDERS' EQUITY & SURPLUS							

Paid-up capital	26					1,374,000,001	1,374,000,001
Reserves:							
Unappropriated profits (losses)	27					-1,344,572,791	-1,344,572,791
Other reserves	28					0	0
Surplus	29	2,659,513,223	53,938,215	0	0		2,713,451,438
Total (26 to 29)	30	2,659,513,223	53,938,215	0	0	29,427,210	2,742,878,648

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

Description	Row No	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	1,374,000,001	0	-1,342,570,236	31,429,765
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	-22,002,555	-22,002,555
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	20,000,000	20,000,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	1,374,000,001	0	-1,344,572,791	29,427,210

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

I566C AIA SINGAPORE PRIVATE LIMITED

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)**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

Shareholders Fund Other Liabilities

Description	Amount
CYO provision	19,640,000
Accrued expenses & payables	32,787,925
Provision for income tax	7,832,658
Provision for deferred tax	945,865
Total	61,206,448

Contingent Liability

The Company is exposed to legal actions, the outcomes of which are contingent on various events, possibly including court decisions. The Company has assessed the known cases and is of the opinion that the likelihood of adverse outcomes is possible but not likely at this point of time. In the event that the results in the various proceedings are found against the Company, the adverse impact based on the Company's assessment is not expected to be material to the financial results or position.

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	5,551,445,539	13,623,611	0	0		5,565,069,150
Less: Outward reinsurance premiums	2	241,107,033	198,162	0	0		241,305,195
Investment revenue	3	925,310,069	874,432	0	0	1,092,036	927,276,537
Less: Investment expenses	4	89,081,187	31,535	0	0	20,735	89,133,457
Other income	5	79,740,617	103,740	0	0	7,013,424	86,857,781
Total Income (1 to 5)	6	6,226,308,005	14,372,086	0	0	8,084,725	6,248,764,816
Gross claims settled	7	3,071,697,489	2,460,283	0	0		3,074,157,772
Less: Reinsurance recoveries	8	116,906,856	0	0	0		116,906,856
Management expenses	9	183,985,511	2,433,617	0	0	6,614,029	193,033,157
Distribution expenses	10	715,122,318	4,715,461	0	0	15,917,460	735,755,239
Increase (decrease) in net policy liabilities	11	1,064,349,352	-893,000	0	0		1,063,456,352
Provision for doubtful debts / bad debts written off on receivables	12	545,091	0	0	0	-102,328	442,763
Taxation expenses	13	199,239,631	790,195	0	0	4,585,451	204,615,277
Other expenses	14	222,718,484	127,548	0	0	3,072,668	225,918,700
Total Outgo (7 to 14)	15	5,340,751,020	9,634,104	0	0	30,087,280	5,380,472,404
NET INCOME (6 - 15)	16	885,556,985	4,737,982	0	0	-22,002,555	868,292,412

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 201512

NIL

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	2,760	4,846,907,488	0	636,388,453	5,293,599	-229,652,292	675,167,472	0	1,546,501,816
- Regular Premium	2	575,379	31,221,231,270	665,523,071	6,983,673,614	453,559,390	5,802,656,839	7,704,818,708	62,856,530	9,402,251,403
Endowment										
- Single Premium	3	19,661	716,041,624	0	520,109,922	4,893,574	-4,996,788	179,138,773	0	709,139,057
- Regular Premium	4	241,307	5,728,371,826	418,590,664	4,598,296,458	154,133,265	2,180,519,836	1,997,769,302	26,402,524	4,596,081,713
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	1,005	3,688,368	0	48,852,273	373,095	0	5,614,788	0	54,840,156
Others										
- Single Premium	8	0	0	3,207,806	42,528,712	0	0	0	0	42,528,712
Sub total (1 to 8)	9	840,112	42,516,240,576	1,087,321,541	12,829,849,432	618,252,923	7,748,527,595	10,562,509,043	89,259,054	16,351,342,857
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	1,234,066	0	436,870	0	0	9,469	0	446,339
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	39,717	0	37,898	0	0	7	0	37,905
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	1,273,783	0	474,768	0	0	9,476	0	484,244
Total (9 +18)	19	840,112	42,517,514,359	1,087,321,541	12,830,324,200	618,252,923	7,748,527,595	10,562,518,519	89,259,054	16,351,827,101

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	2,760	4,846,907,488	0	1,001,732,921	7,450,132	-396,762,664	16,956,944	0	1,422,902,661
- Regular Premium	2	575,379	31,221,231,270	665,523,071	10,150,923,878	585,465,843	7,219,332,731	396,227,993	479,480,272	4,392,765,255
Endowment										
- Single Premium	3	19,661	716,041,624	0	647,618,794	5,816,155	-8,599,867	2,271,258	0	664,306,074
- Regular Premium	4	241,307	5,728,371,826	418,590,664	5,470,108,565	174,947,481	2,475,133,204	24,490,226	223,134,029	3,417,547,097
Term										
- Single Premium	5	0	0	0	0	0	0	0	0	0
Accident and Health										
- Single Premium	6	0	0	0	0	0	0	0	0	0
Annuity										
- Single Premium	7	1,005	3,688,368	0	59,657,942	465,358	0	2,247,730	0	62,371,030
Others										
- Single Premium	8	0	0	3,207,806	42,528,713	0	0	0	0	42,528,713
Sub total (1 to 8)	9	840,112	42,516,240,576	1,087,321,541	17,372,570,813	774,144,969	9,289,103,404	442,194,151	702,614,301	10,002,420,830
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	1,234,066	0	436,870	0	0	9,469	0	446,339
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	39,717	0	37,898	0	0	7	0	37,905
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	1,273,783	0	474,768	0	0	9,476	0	484,244
Total (9 +18)	19	840,112	42,517,514,359	1,087,321,541	17,373,045,581	774,144,969	9,289,103,404	442,203,627	702,614,301	10,002,905,074

I566C AIA SINGAPORE PRIVATE LIMITED

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	

I566C AIA SINGAPORE PRIVATE LIMITED

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	

I566C AIA SINGAPORE PRIVATE LIMITED

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	

I566C AIA SINGAPORE PRIVATE LIMITED

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	

I566C AIA SINGAPORE PRIVATE LIMITED

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	

I566C AIA SINGAPORE PRIVATE LIMITED

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	

I566C AIA SINGAPORE PRIVATE LIMITED

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	

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	4,714	16,504,963,160	0	3,556,721,590	22,513,019	-28,849,258	427,038,295	208,824,883	4,243,947,045
- Regular Premium	2	44,492	5,721,342,410	136,412,743	1,607,075,921	57,134,165	736,426,885	62,311,021	21,498,767	1,011,592,989
Endowment										
- Single Premium	3	19,811	647,078,664	0	687,970,599	2,438,690	-561	248,192	0	690,658,042
- Regular Premium	4	14,432	476,589,182	13,439,501	296,628,955	2,993,313	27,513,908	995,059	588	273,104,007
Term										
Accident and Health	5	137,169	102,003,130,557	182,524,663	1,024,846,813	233,173,802	1,927,887,603	199,928,123	968,742,015	498,803,150
Annuity	6	1,336,660	80,635,967,755	760,150,211	3,126,924,197	1,065,661,305	5,579,139,550	456,019,488	1,188,557,559	258,022,999
Others	7	4,125	13,887,384	0	211,706,522	1,848,254	0	7,608,053	0	221,162,829
	8	60,489	6,187,216,814	226,250,188	888,982,022	45,139,276	866,079,209	71,294,870	318,774,796	458,111,755
Sub total (1 to 8)	9	1,621,892	212,190,175,926	1,318,777,306	11,400,856,619	1,430,901,824	9,108,197,336	1,225,443,101	2,706,398,608	7,655,402,816

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	196,564	3,992,227,856	0	8,241,804	45,696,406	398,234,375	40,235,033	303,995,952	-65,180	3,628,294,324	3,628,229,144
- Regular Premium	2	155,914	15,968,105,925	351,230,124	585,875,437	254,448,389	1,864,594,071	160,864,864	803,363,307	-60,042,074	1,793,929,788	1,733,887,714
Endowment												
- Single Premium	3	39,556	659,349,078	0	535,438	6,754,067	47,470,308	2,756,361	37,084,688	-339,754	659,482,844	659,143,090
- Regular Premium	4	5,161	163,297,243	13,011,265	13,581,933	6,689,956	90,639,018	8,598,908	61,768,222	1	265,016,032	265,016,033
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	2,911,570	0	0	0	0	2,911,570	2,007,209	4,918,779
Sub total (1 to 8)	9	397,195	20,782,980,102	364,241,389	611,146,182	313,588,818	2,400,937,772	212,455,166	1,206,212,169	-57,535,437	6,348,730,197	6,291,194,760

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Life: Offshore Insurance Fund

Reporting Cycle: 2015 12

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

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

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

NIL

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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	67,525,329		67,525,329
Mortality/Morbidity	2	-22,852,063	-44,173,225	21,321,162
Forfeiture/Surrender	3	31,851,529	72,847,644	-40,996,115
Interest	4	292,991,628	805,431,556	-512,439,928
Expense	5	-63,014,103	-75,443,989	12,429,886
Change in basis	6	282,104,403		282,104,403
Miscellaneous	7	-532,681,029	-758,661,986	225,980,957
Total (1 to 7)	8			55,925,694

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	87,248,658		87,248,658
Mortality/Morbidity	2	-557,022,713	-591,616,045	34,593,332
Forfeiture/Surrender	3	2,948,086	1,393,070	1,555,016
Interest	4	518,035,464	425,820,998	92,214,466
Expense	5	-183,843,877	-185,828,322	1,984,445
Change in basis	6	224,397,521		224,397,521
Miscellaneous	7	711,779,637	350,230,299	361,549,338
Total (1 to 7)	8			803,542,776

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	-56,215,824		-56,215,824
Mortality/Morbidity	2	-10,717,277	-14,942,604	4,225,327
Forfeiture/Surrender	3	7,015,869	3,360,210	3,655,659
Interest	4	25,201,790	208,520,207	-183,318,417
Expense	5	-46,334,581	-63,905,324	17,570,743
Change in basis	6	672,912		672,912
Miscellaneous	7	106,465,626	-133,032,489	239,498,115
Total (1 to 7)	8			26,088,515

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	16,351,827,101	0
Non-Participating Fund	7,655,402,816	0
Investment-Linked Fund	6,291,194,760	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS**I566C AIA SINGAPORE PRIVATE LIMITED****Reporting Cycle: 2015 12**

Description	Row No	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	-18,141,398	0
Allocation to policy owners:			
Cash Bonus	2	118,531,732	0
Reversionary Bonus	3	219,124,916	0
Terminal Bonus	4	150,377,741	0
Total amt to policy owners (1 to 4)	5	469,892,991	0
Allocation to surplus account	6	56,906,556	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

(1) Total amount to policy owners (Row 5) is net of tax.

(2) Policy owners' tax is S\$ 42,266,016

(3) Allocation to surplus account (Row 6) is gross of tax. It is equal to
(Total amount to policy owners + Policy owners' tax) * 1/9
= (S\$ 469,892,991 + S\$ 42,266,016) * 1/9
= S\$ 56,906,556

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	-18,141,398	0
Allocation to policy owners:			
Cash Bonus	2	118,531,732	0
Reversionary Bonus	3	219,124,916	0
Terminal Bonus	4	150,377,741	0
Total amt to policy owners (1 to 4)	5	469,892,991	0
Allocation to surplus account	6	56,906,556	0

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

None

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

(1) Total amount to policy owners (Row 5) is net of tax.

(2) Policy owners' tax is S\$ 42,266,016

(3) Allocation to surplus account (Row 6) is gross of tax. It is equal to
(Total amount to policy owners + Policy owners' tax) * 1/9
= (S\$ 469,892,991 + S\$ 42,266,016) * 1/9
= S\$ 56,906,556

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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	59,699,856
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	5,281,259,260
Policy liabilities - minimum condition liability	3	6,348,922,027
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	5,281,259,260
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	345,291
Financial resource adjustment: (8 to 12)	7	525,655,986
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	54,994,907
(b) charged assets	9	364,305,499
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	106,355,580
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	4,814,957,839
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	556,409,135
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	556,409,135
Modified minimum condition liability	16	10,559,314,209
Minimum condition liability	17	10,002,905,074
(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	13,032,459,297
Higher of 21 or 22:	20	16,351,827,101
Sum of total risk requirement and minimum condition liability of the insurance fund	21	12,393,192,488
Policy liabilities of the insurance fund	22	16,351,827,101
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		556,409,135
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		681,709,192
(a) Specific Risk Requirement	35	340,854,596	
(b) General Risk Requirement	36	340,854,596	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		1,061,931,598
(a) Sum of: (39 + 42)	38	-137,374,876	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	813,272,378	
Debt specific risk requirement	40	346,083,612	
Debt general risk requirement	41	467,188,766	
Liability adjustment requirement in an increasing interest rate environment	42	-950,647,254	
(b) Sum of: (44 + 47)	43	1,061,931,598	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-121,105,154	
Debt specific risk requirement	45	346,083,612	
Negative of debt general risk requirement	46	-467,188,766	
Liability adjustment requirement in a decreasing interest rate environment	47	1,183,036,752	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		65,236,851
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		8,577,720
Miscellaneous Risk Requirement	52		16,422,918
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		1,833,878,279
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0

Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	2,390,287,414

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	2,362,006,042
Less:		
Reinsurance adjustment	6	51,605,763
Financial resource adjustment: (8 to 12)	7	147,717,337
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	17,451,741
(b) charged assets	9	102,393,557
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	27,872,039
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	2,162,682,942
(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	275,537,705
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	275,537,705	
Modified policy liabilities	25	7,930,940,521	
Policy Liabilities	26	7,655,402,816	
(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	6,379,490,925	
Sum of total risk requirement and policy liabilities of the insurance fund	29	8,445,566,216	
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		275,537,705
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		30,519,310
(a) Specific Risk Requirement	35	15,259,655	
(b) General Risk Requirement	36	15,259,655	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		418,025,857
(a) Sum of: (39 + 42)	38	228,863,148	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	672,812,418	
Debt specific risk requirement	40	205,094,739	
Debt general risk requirement	41	467,717,679	
Liability adjustment requirement in an increasing interest rate environment	42	-443,949,270	
(b) Sum of: (44 + 47)	43	418,025,857	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-262,622,940	
Debt specific risk requirement	45	205,094,739	
Negative of debt general risk requirement	46	-467,717,679	
Liability adjustment requirement in a decreasing interest rate environment	47	680,648,797	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		20,907,149
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		13,162,161
Derivative Counterparty Risk Requirement	51		3,070,324
Miscellaneous Risk Requirement	52		28,940,894
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		514,625,695
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	790,163,400

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	237,807,325
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	237,807,325
(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	747,927
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	747,927	
Modified policy liabilities	25	6,291,942,687	
Policy Liabilities	26	6,291,194,760	
(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	6,285,854,895	
Sum of total risk requirement and policy liabilities of the insurance fund	29	6,309,343,960	
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		747,927
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		11,229,850
(a) Sum of: (39 + 42)	38	11,229,850	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	11,304,594	
Debt specific risk requirement	40	3,268,199	
Debt general risk requirement	41	8,036,395	
Liability adjustment requirement in an increasing interest rate environment	42	-74,744	
(b) Sum of: (44 + 47)	43	-4,665,271	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-4,768,196	
Debt specific risk requirement	45	3,268,199	
Negative of debt general risk requirement	46	-8,036,395	
Liability adjustment requirement in a decreasing interest rate environment	47	102,925	
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		555,814
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		11,785,664
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	5,615,609
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
Total C3 Requirement (54 to 60)	61	5,615,609
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	18,149,200

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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

I566C AIA SINGAPORE PRIVATE LIMITED

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**

I566C AIA SINGAPORE PRIVATE LIMITED

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	1,813,128
(a) Sum of: (26 + 29)	25	1,813,128
Debt investment risk requirement in an increasing interest rate environment		

(27 to 28)	26	1,813,128	
Debt specific risk requirement	27	651,098	
Debt general risk requirement	28	1,162,030	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	-510,932	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-510,932	
Debt specific risk requirement	32	651,098	
Negative of debt general risk requirement	33	-1,162,030	
Liability adjustment requirement in a decreasing interest rate environment	34	0	
Loan Investment Risk Requirement	35		37,729
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		1,301,644
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		3,152,501
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		3,152,501

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

NIL

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

I566C AIA SINGAPORE PRIVATE LIMITED

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	2,653,751,582
Balances in the surplus account of each participating fund	2	59,699,856
Paid-up ordinary share capital	3	1,374,000,001
Unappropriated profits (losses)	4	-1,344,572,791
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	51,966,129
Financial resource adjustment: (10 to 14)	9	675,303,764
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	74,377,089
(b) charged assets	11	466,699,056
(c) deferred tax assets	12	0
(d) intangible assets	13	0
(e) other financial resource adjustments	14	134,227,619
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	2,015,608,755
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognized as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds		
	20	5,281,259,259

Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21		7,296,868,014
(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	3,202,613,099	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	3,152,501	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		3,205,765,600
CAPITAL ADEQUACY RATIO (21/24)	25		227.62%

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I566C AIA SINGAPORE PRIVATE LIMITED

Reporting Cycle: 2015 12

NIL