

**ANNUAL RETURN**

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

1517L TM ASIA LIFE SINGAPORE LTD

Reporting Cycle: 2009 12

Description	Row No.	Amount
<b>(i) Financial Resources of Registered Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	161,164,258
Balances in the surplus account of each participating fund	2	4,062,509
Paid-up ordinary share capital	3	36,000,000
Unappropriated profits (losses)	4	108,476,014
Surpluses of Overseas Branch Operations	5	13,809,990
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	0
Financial resource adjustment: (10 to 14)	9	571,649
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	71,649
(b) charged assets	11	500,000
(c) deferred tax assets	12	0
(d) intangible assets	13	0
(e) any other assets as may be specified by the Authority	14	0
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>322,941,122</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Any qualifying Tier 2 instrument approved by the Authority as a Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>629,679,292</b>
<b>Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>952,620,414</b>
<b>(ii) Total Risk Requirement of Registered Insurer</b>		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	256,292,938
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	25,813,506
<b>Total Risk Requirement of Registered Insurer (22 to 23)</b>	<b>24</b>	<b>282,106,444</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>	<b>337.68 %</b>

**ANNUAL RETURN**

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

**I808C NTUC INCOME INSURANCE CO-OPERATIVE LTD**

**Reporting Cycle: 2009 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>(i) Financial Resources of Registered Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	1,093,136,826
Balances in the surplus account of each participating fund	2	141,475,913
Paid-up ordinary share capital	3	438,613,250
Unappropriated profits (losses)	4	-42,158,249
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	163,990
Financial resource adjustment: (10 to 14)	9	430,292,682
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	1,958,317
(b) charged assets	11	1,275,968
(c) deferred tax assets	12	0
(d) intangible assets	13	417,264,537
(e) any other assets as may be specified by the Authority	14	9,793,860
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>1,200,611,068</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Any qualifying Tier 2 instrument approved by the Authority as a Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>4,286,637,173</b>
<b>Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>5,487,248,241</b>
<b>(ii) Total Risk Requirement of Registered Insurer</b>		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	2,705,291,994
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	0
<b>Total Risk Requirement of Registered Insurer (22 to 23)</b>	<b>24</b>	<b>2,705,291,994</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>	<b>202.83 %</b>

## ANNUAL RETURN

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

I518L AVIVA LTD

Reporting Cycle: 2009 12

Description	Row No.	Amount
<b>(i) Financial Resources of Registered Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	229,628,261
Balances in the surplus account of each participating fund	2	12,680,328
Paid-up ordinary share capital	3	84,281,471
Unappropriated profits (losses)	4	-9,628,263
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	4,448,372
Financial resource adjustment: (10 to 14)	9	21,645,688
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	0
(b) charged assets	11	0
(c) deferred tax assets	12	926,378
(d) intangible assets	13	20,219,310
(e) any other assets as may be specified by the Authority	14	500,000
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>290,867,737</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Any qualifying Tier 2 instrument approved by the Authority as a Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>426,136,520</b>
<b>Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>717,004,257</b>
<b>(ii) Total Risk Requirement of Registered Insurer</b>		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	238,928,437
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	752,024
<b>Total Risk Requirement of Registered Insurer (22 to 23)</b>	<b>24</b>	<b>239,680,461</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>	<b>299.15 %</b>

**ANNUAL RETURN**

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

**I724C AMERICAN INTERNATIONAL ASSURANCE CO LTD**

**Reporting Cycle: 2009 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>(i) Financial Resources of Registered Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	1,944,430,982
Balances in the surplus account of each participating fund	2	96,390,027
Paid-up ordinary share capital	3	0
Unappropriated profits (losses)	4	0
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	116,571
Financial resource adjustment: (10 to 14)	9	179,803,228
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	179,803,228
(b) charged assets	11	0
(c) deferred tax assets	12	0
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>1,860,901,210</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>3,934,942,783</b>
<b>Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>5,795,843,993</b>
<b>(ii) Total Risk Requirement of Registered Insurer</b>		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	1,592,413,065
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	0
<b>Total Risk Requirement of Registered Insurer (22 to 23)</b>	<b>24</b>	<b>1,592,413,065</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>	<b>363.97 %</b>

**ANNUAL RETURN**

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

**I527C PRUDENTIAL ASSURANCE COMPANY SINGAPORE (PTE ) LIMITE**

**Reporting Cycle: 2009 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>(i) Financial Resources of Registered Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	277,030,799
Balances in the surplus account of each participating fund	2	16,028,615
Paid-up ordinary share capital	3	25,500,000
Unappropriated profits (losses)	4	172,658,225
Surpluses of Overseas Branch Operations	5	0
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	0
Financial resource adjustment: (10 to 14)	9	187,324,804
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	153,918,999
(b) charged assets	11	0
(c) deferred tax assets	12	16,179
(d) intangible assets	13	33,389,626
(e) any other assets as may be specified by the Authority	14	0
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>303,892,835</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Any qualifying Tier 2 instrument approved by the Authority as a Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>2,822,064,929</b>
<b>Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>3,125,957,764</b>
<b>(ii) Total Risk Requirement of Registered Insurer</b>		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	1,111,152,972
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	4,588,703
<b>Total Risk Requirement of Registered Insurer (22 to 23)</b>	<b>24</b>	<b>1,115,741,675</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>	<b>280.17 %</b>