**Exhibit Annexure 1: To reveal the insurance policies belonging to the plaintiff for the purpose of clarifications to this summon**

The Defendant (Tan Yeow Guan Johnson) had been paying for the family insurance policies since year 2012. The Defendant has bank records to prove this. (Please refer to TYG 5)

The Defendant requires the Plaintiff (Ho Suet Wah) to reveal to him the information of the 5 insurance policies that he had been paying for her since year 2012. The following are her insurance policies that he had been paying:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No** | **Policy number** | **Policy type** | **Cover start date** | **Premium** | **Person insured** | **Policy owner** | **UOB  reference** |
| 1 | 00000026708288 | \*Endownment plan: ??? | 27-Dec-2012 | $71.21 | \*??? | Karen | 80380882 |
| 2 | 00000026706623 | \*Endownment plan: ??? | 27-Dec-2012 | $107.78 | \*??? | Karen | 80380882 |
| 3 | 00000037321074 | \*Endownment plan: ??? | 24-Dec-2012 | $208.98 | \*??? | Karen | 80380882 |
| 4 | 00000043301531 | \*Endownment plan: ??? | 24-Dec-2012 | $335.00 | \*??? | Karen | 80380882 |
| 5 | 00000045487996 | \*Endownment plan: ??? | \*Date: ??? | $175.17 | \*??? | Karen | 80380882 |

The reasons why the Defendant requires such information are as follows:  
  
1. He wants to find out how much exactly he had paid for her insurance policies, especially after she had started to pay for her own insurance policies during the divorce proceedings in March 2018.

2. He is unable to find out by asking the insurance company as the 5 insurance policies are all under her name. Furthermore, from the start of 2012, the total number of insurance policies kept increasing from 5, to 6 then to 9 policies. All this while, the defendant is the only person paying for all the policies, including those that are under the plaintiff's name. Therefore, the Defendant has to request for the court to order the Plaintiff to retrieve the policies information out by herself as the insurance company, Prudential only allows the beneficiary to retrieve private information

**Exhibit Annexure 2: To reinstate the payer and beneficiary of Ruth's Prudential policy to the defendant**

Since 2012, the defendant has been paying for the family insurance policies. It was only in the middle of the divorce phase which was in the month of March 2018 when the plaintiff took out the insurance policies that are under her name and started paying by her own. (Please refer to TYG 1 and TYG 2)  
The following are the policies that the defendant had been paying before the plaintiff took out those policies that are under her name:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No** | **Policy number** | **Policy type** | **Cover start date** | **Premium** | **Person insured** | **Policy owner** | **UOB  reference** |
| 1 | 00000026708288 | \*Endownment plan: ??? | 27-Dec-2012 | $71.21 | \*??? | Karen | 80380882 |
| 2 | 00000026706623 | \*Endownment plan: ??? | 27-Dec-2012 | $107.78 | \*??? | Karen | 80380882 |
| 3 | 00000037321074 | \*Endownment plan: ??? | 24-Dec-2012 | $208.98 | \*??? | Karen | 80380882 |
| 4 | 00000043301531 | \*Endownment plan: ??? | 24-Dec-2012 | $335.00 | \*??? | Karen | 80380882 |
| 5 | 00000045487996 | \*Endownment plan: ??? | \*Date: ??? | $175.17 | \*??? | Karen | 80380882 |
| 6 | 00000043301578 | PruLife Limited Pay (6th Series) | 25-Jun-2010 | $349.68 | Johnson | Johnson | 80476786 |
| 7 | 00000050203663 | PruFirst Gift (Prulink Protection Plus Account) | 28-Sept-2012 | $100 | Samuel | Johnson | 80476786 |
| 8 | 00000050987186 | PruExtra | 01-Jan-2013 | $29.33 | Samuel | Johnson | 80476786 |
| 9 | 00000056654231 | PruExtra | 01-Oct-2014 | $39.63 | Johnson | Johnson | 80476786 |

The following are the policies after the plaintiff took out those under her name:  
(Please refer to TYG 3 and TYG 4)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1 | 00000043301578 | PruLife Limited Pay (6th Series) | 25-Jun-2010 | $349.68 | Johnson | Johnson | 80476786 |
| 2 | 00000050203663 | PruFirst Gift (Prulink Protection Plus Account) | 28-Sept-2012 | $100 | Samuel | Johnson | 80476786 |
| 3 | 00000050987186 | PruExtra | 01-Jan-2013 | $36.58 | Samuel | Johnson | 80476786 |
| 4 | 00000056654231 | PruExtra | 01-Oct-2014 | $62.49 | Johnson | Johnson | 80476786 |

**Exhibit Annexure 3: To recover the total amount of $$$$ paid by the defendant for the plaintiff's insurance policies (excluding the 2 children's policies) starting from October 2012 to March 2018**

Since 2012, the Defendant has been paying for the family insurance policies. Between 2012 to 2013, the insurance policies were charged to the Defendant's Standard Chartered PruPrestige credit card, only. It was only between 2013 to 2014 that the premiums were paid via GIRO through the Defendant's UOB savings account. The following are the breakdown of the premiums paid under the Plaintiff's name which the Defendant wanted to recover from:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **No** | **Policy number** | **Policy type** | **Cover start date** | **Premium** | **Person insured** | **Policy owner** | **UOB  reference** |
| 1 | 00000026708288 | \*Endownment plan: ??? | 27-Dec-2012 | $71.21 | \*??? | Karen | 80380882 |
| 2 | 00000026706623 | \*Endownment plan: ??? | 27-Dec-2012 | $107.78 | \*??? | Karen | 80380882 |
| 3 | 00000037321074 | \*Endownment plan: ??? | 24-Dec-2012 | $208.98 | \*??? | Karen | 80380882 |
| 4 | 00000043301531 | \*Endownment plan: ??? | 24-Dec-2012 | $335.00 | \*??? | Karen | 80380882 |
| 5 | 00000045487996 | \*Endownment plan: ??? | \*Date: ??? | $175.17 | \*??? | Karen | 80380882 |

Duration: October 2012 to February 2018  
Total number of months: 65 months  
Total amount of premiums paid per month: $71.21+$107.78+$208.98+$335+$175.17 = $898.14  
Total amount of premiums paid from October 2012 to February 2018 = 65 \* $898.14 = $58,379.10 The Defendant is requesting the court to recover the amount of **$58,379.10** from the Plaintiff

The reasons for the Defendant to recover this amount from the Plaintiff are as follows:  
  
1. It was mutually agreed that the Defendant pays for the monthly expenses while the Plaintiff focuses on saving monthly in the Plaintiff's savings account. There wasn't any savings account held by both parties' names. It was based on trust and the thought of ending up in a divorce wasn't in the Defendant's mind at all. Now that the unexpected had happened, the Defendant had not savings at all to go separate ways to begin a new chapter of his divorced life. The defendant wishes to move on and start a new life, therefore he needs the money to purchase a home for himself, basic furnishings, electronics and also to start saving from scratch at the age of 40 which is very late to begin with.

2. The sales proceeds from the matrimonial flat was divided in the proportion of 60% to the Plaintiff and 40% to the Defendant which amounts $30,000 more than the Defendant (Please refer to TYG 6)