

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	786,791
Debt securities	1B	2	379,336
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	826,044
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	1,992,171
LIABILITIES			
Policy liabilities	1K	16	1,242,746
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	59,601
Others	1M	23	0
Total Liabilities (16 to 23)		24	1,302,347
SURPLUS (15 - 24)	1N	25	689,824

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	11,972,400
Debt securities	1B	2	2,743,695
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	21,234,567
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	209,727
Total Assets (1 to 14)		15	36,160,389
LIABILITIES			
Policy liabilities	1K	16	17,114,598
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	6,669,416
Others	1M	23	384,815
Total Liabilities (16 to 23)		24	24,168,829
SURPLUS (15 - 24)	1N	25	11,991,560

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 12

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 12

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 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: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

Amount	Listed
0	0
786,791	786,791
786,791	

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

Amount	Listed
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Participating

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

Amount	Listed
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Participating 2

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

Amount	Listed
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

Amount	Listed
646,001	646,001
11,326,399	11,326,399
11,972,400	

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

Amount	Listed
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Participating

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

Amount	Listed
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Participating 2

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

Amount	Listed
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

Amount
0
0
379,336
379,336

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIE

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

Amount	
	0
	0
	0
	0

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Participating

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

Amount
0
0
0
0

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIE

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Participating 2

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

Amount
0
0
0
0

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIE

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

Amount
0
0
2,743,695
2,743,695

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIE

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

Amount
0
0
0
0

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIE

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Participating

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

Amount
0
0
0
0

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIE

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Participating 2

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

Amount
0
0
0
0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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 1C - INVESTMENT IN LAND AND BUILDINGS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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 1D - INVESTMENT IN LOANS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

Amount	Amount Outstanding
0	0
0	0
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

Amount	Amount Outstanding
0	0
0	0
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Participating

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

Amount	Amount Outstanding
0	0
0	0
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Participating 2

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

Amount	Amount Outstanding
0	0
0	0
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

Amount	Amount Outstanding
0	0
0	0
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

Amount	Amount Outstanding
0	0
0	0
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Participating

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

Amount	Amount Outstanding
0	0
0	0
0	0
0	0
0	

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Participating 2

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

Amount	Amount Outstanding
0	0
0	0
0	0
0	0
0	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Life: OIF - Investment-Linked

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Life: OIF - Non-Participating

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Life: OIF - Participating

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Life: OIF - Participating 2

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Life: SIF - Investment-Linked

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Life: SIF - Non-Participating

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Life: SIF - Participating

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Life: SIF - Participating 2

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Life: OIF - Investment-Linked

Reporting Cycle: 200712

Description	Row No.	
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>		

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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 of 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Life: OIF - Non-Participating

Reporting Cycle: 200712

Description	Row No.	
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

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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 of 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Life: OIF - Participating

Reporting Cycle: 200712

Description	Row No.	
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

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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 of 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Life: OIF - Participating 2

Reporting Cycle: 200712

Description	Row No.	
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

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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 of 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Life: SIF - Investment-Linked

Reporting Cycle: 200712

Description	Row No.	
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

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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 of 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Life: SIF - Non-Participating

Reporting Cycle: 200712

Description	Row No.	
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

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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 of 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Life: SIF - Participating

Reporting Cycle: 200712

Description	Row No.	
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

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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 of 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Life: SIF - Participating 2

Reporting Cycle: 200712

Description	Row No.	
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

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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 of premiums are accrued in the books of the licensed insurer.

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1G - STATEMENT OF REINSURANCE RECOVERABLES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)****Reporting Cycle: 200712****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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)****Reporting Cycle: 200712****Life: SIF - Investment-Linked**

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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	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**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)****Reporting Cycle: 200712****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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1H - FIXED ASSETS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1H - FIXED ASSETS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1I - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1I - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1I - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1I - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1I - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - 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 1I - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1J - BREAKDOWN OF OTHER ASSETS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Prepayments	1	170,064
Rental Deposit	2	39,663
Total = Row 14 of Form 1	26	209,727

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 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 1K - POLICY LIABILITIES OF PARTICIPATING FU

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 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 FU

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 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 FU

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 12

Life: SIF - 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 1K - POLICY LIABILITIES OF PARTICIPATING FU

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 2007 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 1L - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE TO)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	59,601
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	59,601

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	6,669,416
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	6,669,416

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - 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)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - 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)**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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 1M - BREAKDOWN OF OTHERS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Accrued Expenses	1	384,815
Total = Row 23 of Form 1	26	384,815

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	0
Net income	2	13,226
Transfer (to) from head office / shareholders fund	3	676,598
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	689,824

ANNUAL RETURN: ANNEX 1N - SURPLUS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	2,180,943
Net income	2	-1,796,685
Transfer (to) from head office / shareholders fund	3	11,607,302
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	11,991,560

ANNUAL RETURN: ANNEX 1N - SURPLUS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

Amount
0
0
0
0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

Amount
0
0
0
0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Participating

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

Amount
0
0
0
0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: OIF - Participating 2

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

Amount
0
0
0
0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

Amount
0
0
0
0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

Amount
0
0
0
0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Participating

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

Amount
0
0
0
0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Participating 2

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

Amount
0
0
0
0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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: NOTES TO FORM 1

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 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	
and discount rate used		0	
(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period		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
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ANNUAL RETURN: NOTES TO FORM 1

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 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
and discount rate used			0
(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period			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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 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
and discount rate used			0
(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period			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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 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
and discount rate used			0
(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period			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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 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
and discount rate used			0
(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period			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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Note 1 The aggregate amounts of loans to and amounts due from -			Amount
(a) Directors			0
(b) Employees of the licensed insurer			0
Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.			
NIL			
Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.			
NIL			
Note 5 In respect of financial guarantee business -			Amount
and discount rate used			0
(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period			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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 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
and discount rate used			0
(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period			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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 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
and discount rate used			0
(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period			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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	1,392,021
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	(75,287)
Less: Investment expenses		4	1,161
Other income	2D	5	0
Total Income (1 to 5)		6	1,315,573
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	59,601
Increase (decrease) in net policy liabilities	2H	11	1,242,746
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	1,302,347
Net Income (6 - 15)	2J	16	13,226

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	18,889,416
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	1,719,256
Less: Investment expenses		4	72,974
Other income	2D	5	0
Total Income (1 to 5)		6	20,535,698
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	4,053,175
Distribution expenses	2G	10	1,164,610
Increase (decrease) in net policy liabilities	2H	11	17,114,598
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	22,332,383
Net Income (6 - 15)	2J	16	(1,796,685)

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 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: ANNEX 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	1,392,021
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	1,392,021
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	1,392,021

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	18,889,416
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	18,889,416
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	18,889,416

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

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 2B - OUTWARD REINSURANCE PREMIUMS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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 2B - OUTWARD REINSURANCE PREMIUMS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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 2C - INVESTMENT REVENUE

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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	45	-55,975	11,305	-44,625
Debt securities	2	0	266	-32,002	-31,736
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,074	0	0	1,074
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				-75,287

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)****Reporting Cycle: 200712****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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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	26,451	307,569	1,032,797	1,366,817
Debt securities	2	0	0	12,964	12,964
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	339,475	0	0	339,475
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				1,719,256

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)****Reporting Cycle: 200712****Life: SIF - Non-Participating**

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	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**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)****Reporting Cycle: 200712****Life: SIF - Participating**

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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(A) - INVESTMENT REVENUE OF ASSETS IN SURPLUS ACCOUNT OF PARTICIPATING FUND

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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(A) - INVESTMENT REVENUE OF ASSETS IN SURPLUS ACCOUNT OF PARTICIPATING FUND

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

Life: SIF - Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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(B) - INVESTMENT REVENUE OF ASSETS IN UNIT RESERVES OF INVESTMENT-LINKED FUND

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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	45	-55,975	11,305	-44,625
Debt securities	2	0	266	-32,002	-31,736
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,074	0	0	1,074
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	1,119	-55,709	-20,697	-75,287

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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	26,451	307,569	1,032,797	1,366,817
Debt securities	2	0	0	12,964	12,964
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	34,913	0	0	34,913
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	61,364	307,569	1,045,761	1,414,694

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Participating 2

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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 2E - CLAIMS OF DIRECT LIFE INSURER

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - 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 2E - CLAIMS OF DIRECT LIFE INSURER

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

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 2F - MANAGEMENT EXPENSES**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR****Reporting Cycle: 200712****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 2F - MANAGEMENT EXPENSES**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR****Reporting Cycle: 200712****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**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR****Reporting Cycle: 200712****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**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR****Reporting Cycle: 200712****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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	2,132,532
Office rent	2	142,899
Head office / parent company expenses	3	160,913
Directors' fees	4	148
Audit fees	5	10,746
Managing agent's fees	6	0
Repairs and maintenance	7	29,392
Public utilities	8	0
Printing, stationery and periodicals	9	42,776
Postage, telephone and telex charges	10	133,092
Computer charges	11	146,305
Hire of office equipment	12	2,294
Licence and association fees	13	0
Advertising and subscriptions	14	665,301
Entertainment	15	32,645
Travelling expenses	16	200,146
Professional Charges	1	353,986
Total = Row 9 of Form 2	27	4,053,175

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR****Reporting Cycle: 200712****Life: SIF - 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**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR****Reporting Cycle: 200712****Life: SIF - 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**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR****Reporting Cycle: 200712****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 2I - BREAKDOWN OF OTHER EXPENSES

Reporting Cycle:

Description	Row No.	Amount
Total = Row 14 of Form 2	26	

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

Given the volume of business written through the Offshore fund no expenses have yet been allocated to this fund. Going forwards a suitable method of apportionment will be used however this would currently be immaterial.

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRA

Reporting Cycle: 2007 12

#MULTIVALUE

Description	Row No.	Critical Illness	Critical Illness	Disability	Disability	Hospital Cash	Hospital Cash
		Group	Individual	Group	Individual	Group	Individual
A. PREMIUMS							
Gross premiums	1	0	0	0	0	0	0
Reinsurance ceded	2	0	0	0	0	0	0
Net premiums written (1 - 2)	3	0	0	0	0	0	0
Premium liabilities at beginning of period	4	0	0	0	0	0	0
Premium liabilities at end of period	5	0	0	0	0	0	0
Premium earned during the period (3 + 4 - 5)	6	0	0	0	0	0	0
B. CLAIMS							
Gross claims settled	7	0	0	0	0	0	0
Reinsurance recoveries	8	0	0	0	0	0	0
Net claims settled (7 - 8)	9	0	0	0	0	0	0
Claim liabilities at end of period	10	0	0	0	0	0	0
Claim liabilities at beginning of period	11	0	0	0	0	0	0
Net claims incurred (9 + 10 - 11)	12	0	0	0	0	0	0
C. MANAGEMENT EXPENSES							
Management expenses	13	0	0	0	0	0	0
D. DISTRIBUTION EXPENSES							
Commissions	14	0	0	0	0	0	0
Reinsurance commissions	15	0	0	0	0	0	0

Medical Expense	Medical Expense	Personal Accident	Personal Accident	Total	Total
Group	Individual	Group	Individual	Group	Individual
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0

Net commissions incurred (14 - 15)	16	0	0	0	0	0	0
Other distribution expenses	17	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	0	0	0	0	0	0
F. NET INVESTMENT INCOME	19	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)	20	0	0	0	0	0	0
H. OTHERS							
Number of policies in force	21	0	0	0	0	0	0
Number of lives covered under policies in force	22	0	0	0	0	0	0
Number of claims registered	23	0	0	0	0	0	0

0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 7(b)

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 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.

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

**ANNUAL RETURN: FORM 10 - STATEMENT OF FINANCIAL POSITION IN RESPECT OF GLOBAL
BUSINESS OPERATIONS AS AT 31/12/2007**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Description	Row No.	Amount '000 (in foreign currency) POUND STERLING
Life Business		
1. Policy liabilities	1	4,088,315
General Business		
1. Net premiums written	2	0
2. Premium liabilities	3	0
3. Claim liabilities	4	0
Shareholders fund		
1. Paid-up capital	5	1,200
2. Unappropriated profits (losses)	6	0
3. Reserves - Capital	7	6,300
General	8	24,629
Others*	9	556
Total (5 to 9)	10	32,685

ANNUAL RETURN: NOTES TO FORM 10

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Note 1 - Breakdown of "Others"	Row No.	Amount
Share-based payment reserve	1	556
Total		556

ANNUAL RETURN: FORM 10 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

NIL

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Life: OIF - Investment-Linked

Reporting Cycle: 2007 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	689,824
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	689,824
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement		

(for participating fund): (15 + 18)

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

Sum of total risk requirement and minimum condition
liability of the insurance fund

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Sum of total risk requirement and policy liabilities of the insurance fund

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

**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 (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

14		0
15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	1,242,746	
26	1,242,746	
27	0	
28	1,237,961	
29	1,245,240	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	

(38 or 43, whichever is higher)	37	803
(a) Sum of: (39 + 42)	38	803
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	803
(b) Sum of: (44 + 47)	43	-778
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	-778
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	1,691
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	2,494
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	2,494

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Life: OIF - Non-Participating

Reporting Cycle: 2007 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:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

Sum of total risk requirement and minimum condition liability of the insurance fund

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Sum of total risk requirement and policy liabilities of the insurance fund

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

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 (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(a) Sum of (39 + 42)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	0	
26	0	
27	0	
28	0	
29	0	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		0
38	0	

(a) Sum of: (39 + 42)	39	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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Life: OIF - Participating

Reporting Cycle: 2007 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:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

Sum of total risk requirement and minimum condition liability of the insurance fund

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Sum of total risk requirement and policy liabilities of the insurance fund

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

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 (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(a) Sum of (39 + 42)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	0	
26	0	
27	0	
28	0	
29	0	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		0
38	0	

(a) Sum of: (39 + 42)	39	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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Life: OIF - Participating 2

Reporting Cycle: 2007 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:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

Sum of total risk requirement and minimum condition liability of the insurance fund

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Sum of total risk requirement and policy liabilities of the insurance fund

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

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 (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(a) Sum of (39 + 42)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	0	
26	0	
27	0	
28	0	
29	0	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		0
38	0	

(a) Sum of: (39 + 42)	39	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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Life: SIF - Investment-Linked

Reporting Cycle: 2007 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	11,991,560
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	11,991,560
(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:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

Sum of total risk requirement and minimum condition liability of the insurance fund

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Sum of total risk requirement and policy liabilities of the insurance fund

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

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 (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(a) Sum of (39 + 42)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	17,114,598	
26	17,114,598	
27	0	
28	16,911,293	
29	24,610,111	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		34,953
38	34,953	

(a) Sum of: (39 + 42)	38	34,953
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	34,953
(b) Sum of: (44 + 47)	43	-35,165
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	-35,165
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	41,778
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	76,731
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	7,418,782
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	7,418,782
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62	7,495,513

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Life: SIF - Non-Participating

Reporting Cycle: 2007 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:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

Sum of total risk requirement and minimum condition liability of the insurance fund

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Sum of total risk requirement and policy liabilities of the insurance fund

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

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 (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(a) Sum of (39 + 42)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	0	
26	0	
27	0	
28	0	
29	0	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		0
38	0	

(a) Sum of: (39 + 42)	39	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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Life: SIF - Participating

Reporting Cycle: 2007 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:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

Sum of total risk requirement and minimum condition liability of the insurance fund

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Sum of total risk requirement and policy liabilities of the insurance fund

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

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 (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(a) Sum of (39 + 42)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	0	
26	0	
27	0	
28	0	
29	0	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		0
38	0	

(a) Sum of: (39 + 42)	39	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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Life: SIF - Participating 2

Reporting Cycle: 2007 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:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

Sum of total risk requirement and minimum condition liability of the insurance fund

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Sum of total risk requirement and policy liabilities of the insurance fund

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

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 (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(a) Sum of (39 + 42)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	0	
26	0	
27	0	
28	0	
29	0	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		0
38	0	

(a) Sum of: (39 + 42)	39	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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

NIL

ANNUAL RETURN

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

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	12,681,384
Balances in the surplus account of each participating fund	2	0
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	0
Financial resource adjustment: (10 to 14)	9	0
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	0
(b) charged assets	11	0
(c) deferred tax assets	12	0

(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	12,681,384
B. Tier 2 Resource		
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
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	0
Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21	12,681,384
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	7,498,007
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	0
Total Risk Requirement of Licensed Insurer (22 to 23)	24	7,498,007
CAPITAL ADEQUACY RATIO (21/24)	25	169.13 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 200712

NIL

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	59,601
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	59,601
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	59,601

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	1,164,610
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	1,164,610
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	1,164,610

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

Life: SIF - 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

Life: SIF - 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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 2H - NET POLICY LIABILITIES IN RESPECT
OF LIFE BUSINESS**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	1,242,746
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	1,242,746

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	17,114,598
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	17,114,598

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

Life: SIF - 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

Life: SIF - 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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 2J - NET INCOME OF PARTICIPATING FUND

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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: ANNEX 2J - NET INCOME OF PARTICIPATING FUND

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

Life: SIF - 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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRAN

Reporting Cycle: 200712

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

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

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

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	1,392,021	1,289,685
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	1,392,021	1,289,685
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Maturity	10		0
Expiry	11		0
Surrender	12		0
Forfeiture	13		0
Net transfers	14		0
Others	15		39,344
Total (9 to 15)	16		39,344
Annuities only	17		0
C. Business in Force			
Policies other than annuities -			
Whole life	18		1,250,341
Endowment	19		0
Term	20		0

Description	Row No		
Accident	21	0	0
Health	22	0	0
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 -17)	25	0	0

Description	Row No		
Accident	21	0	0
Health	22	0	0
Others	23	0	0
Total (18 to 23)	24	0	3
Annuities only (last period's 25 + 8 - 17)	25	0	0

Description	Row No		
Accident	21		0
Health	22		0
Others	23		0
Total (18 to 23)	24		1,250,341
Annuities only (last period's 25 + 8 - 17)	25		0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Maturity	10		0
Expiry	11		0
Surrender	12		0
Forfeiture	13		0
Net transfers	14		0
Others	15		0
Total (9 to 15)	16		0
Annuities only	17		0
C. Business in Force			
Policies other than annuities -			
Whole life	18		0
Endowment	19		0
Term	20		0
Accident	21		0
Health	22		0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 -17)	25	0	0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 - 17)	25	0	0

Description	Row No		
Others	23		0
Total (18 to 23)	24		0
Annuities only (last period's 25 + 8 - 17)	25		0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Maturity	10		0
Expiry	11		0
Surrender	12		0
Forfeiture	13		0
Net transfers	14		0
Others	15		0
Total (9 to 15)	16		0
Annuities only	17		0
C. Business in Force			
Policies other than annuities -			
Whole life	18		0
Endowment	19		0
Term	20		0
Accident	21		0
Health	22		0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 -17)	25	0	0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 - 17)	25	0	0

Description	Row No		
Others	23		0
Total (18 to 23)	24		0
Annuities only (last period's 25 + 8 - 17)	25		0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating 2

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

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Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Maturity	10		0
Expiry	11		0
Surrender	12		0
Forfeiture	13		0
Net transfers	14		0
Others	15		0
Total (9 to 15)	16		0
Annuities only	17		0
C. Business in Force			
Policies other than annuities -			
Whole life	18		0
Endowment	19		0
Term	20		0
Accident	21		0
Health	22		0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 -17)	25	0	0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 - 17)	25	0	0

Description	Row No		
Others	23		0
Total (18 to 23)	24		0
Annuities only (last period's 25 + 8 - 17)	25		0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

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Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	59
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	59
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	59
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	18,889,415	17,430,287
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	18,889,415	17,430,287
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Maturity	10		0
Expiry	11		0
Surrender	12		0
Forfeiture	13		0
Net transfers	14		0
Others	15		349,882
Total (9 to 15)	16		349,882
Annuities only	17		0
C. Business in Force			
Policies other than annuities -			
Whole life	18		17,080,405
Endowment	19		0
Term	20		0
Accident	21		0
Health	22		0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 -17)	25	0	0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	59
Annuities only (last period's 25 + 8 - 17)	25	0	0

Description	Row No		
Others	23		0
Total (18 to 23)	24		17,080,405
Annuities only (last period's 25 + 8 - 17)	25		0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Maturity	10		0
Expiry	11		0
Surrender	12		0
Forfeiture	13		0
Net transfers	14		0
Others	15		0
Total (9 to 15)	16		0
Annuities only	17		0
C. Business in Force			
Policies other than annuities -			
Whole life	18		0
Endowment	19		0
Term	20		0
Accident	21		0
Health	22		0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 -17)	25	0	0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 - 17)	25	0	0

Description	Row No		
Others	23		0
Total (18 to 23)	24		0
Annuities only (last period's 25 + 8 - 17)	25		0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

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Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Maturity	10		0
Expiry	11		0
Surrender	12		0
Forfeiture	13		0
Net transfers	14		0
Others	15		0
Total (9 to 15)	16		0
Annuities only	17		0
C. Business in Force			
Policies other than annuities -			
Whole life	18		0
Endowment	19		0
Term	20		0
Accident	21		0
Health	22		0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 -17)	25	0	0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 - 17)	25	0	0

Description	Row No		
Others	23		0
Total (18 to 23)	24		0
Annuities only (last period's 25 + 8 - 17)	25		0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating 2

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Maturity	10	0	0
Expiry	11	0	0
Surrender	12	0	0
Forfeiture	13	0	0
Net transfers	14	0	0
Others	15	0	0
Total (9 to 15)	16	0	0
Annuities only	17	0	0
C. Business in Force			
Policies other than annuities -			
Whole life	18	0	0
Endowment	19	0	0
Term	20	0	0
Accident	21	0	0
Health	22	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Whole life	1	0	0
Endowment	2	0	0
Term	3	0	0
Accident	4	0	0
Health	5	0	0
Others	6	0	0
Total (1 to 6)	7	0	0
Annuities only	8	0	0
B. Terminations and transfers			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Maturity	10		0
Expiry	11		0
Surrender	12		0
Forfeiture	13		0
Net transfers	14		0
Others	15		0
Total (9 to 15)	16		0
Annuities only	17		0
C. Business in Force			
Policies other than annuities -			
Whole life	18		0
Endowment	19		0
Term	20		0
Accident	21		0
Health	22		0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 -17)	25	0	0

Description	Row No		
Others	23	0	0
Total (18 to 23)	24	0	0
Annuities only (last period's 25 + 8 - 17)	25	0	0

Description	Row No		
Others	23		0
Total (18 to 23)	24		0
Annuities only (last period's 25 + 8 - 17)	25		0

ANNUAL RETURN: NOTES TO FORM 3

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

#MULTIVALUE

Note 3 - Details of annuity contracts sold under the CPF Minimum Sum Scheme (Rows 8 an

	Single Premium	Regular Premium
	2	0
Total	3	18,357,344

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

NIL

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	0
Others	11	0	0
Total (9 to 11)	12	0	0
Annuities only	13	0	0
D. Business in Force			
Policies other than annuities -			
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (14 to 17)	18	0	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0

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Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	
Others	11	0	
Total (9 to 11)	12	0	
Annuities only	13	0	
D. Business in Force			
Policies other than annuities -			
Term	14	0	
Accident	15	0	
Health	16	0	
Others	17	0	
Total (14 to 17)	18	0	
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	0
Others	11	0	0
Total (9 to 11)	12	0	0
Annuities only	13	0	0
D. Business in Force			
Policies other than annuities -			
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (14 to 17)	18	0	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	
Others	11	0	
Total (9 to 11)	12	0	
Annuities only	13	0	
D. Business in Force			
Policies other than annuities -			
Term	14	0	
Accident	15	0	
Health	16	0	
Others	17	0	
Total (14 to 17)	18	0	
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	0
Others	11	0	0
Total (9 to 11)	12	0	0
Annuities only	13	0	0
D. Business in Force			
Policies other than annuities -			
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (14 to 17)	18	0	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	
Others	11	0	
Total (9 to 11)	12	0	
Annuities only	13	0	
D. Business in Force			
Policies other than annuities -			
Term	14	0	
Accident	15	0	
Health	16	0	
Others	17	0	
Total (14 to 17)	18	0	
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating 2

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	0
Others	11	0	0
Total (9 to 11)	12	0	0
Annuities only	13	0	0
D. Business in Force			
Policies other than annuities -			
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (14 to 17)	18	0	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	
Others	11	0	
Total (9 to 11)	12	0	
Annuities only	13	0	
D. Business in Force			
Policies other than annuities -			
Term	14	0	
Accident	15	0	
Health	16	0	
Others	17	0	
Total (14 to 17)	18	0	
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	0
Others	11	0	0
Total (9 to 11)	12	0	0
Annuities only	13	0	0
D. Business in Force			
Policies other than annuities -			
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (14 to 17)	18	0	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	
Others	11	0	
Total (9 to 11)	12	0	
Annuities only	13	0	
D. Business in Force			
Policies other than annuities -			
Term	14	0	
Accident	15	0	
Health	16	0	
Others	17	0	
Total (14 to 17)	18	0	
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	0
Others	11	0	0
Total (9 to 11)	12	0	0
Annuities only	13	0	0
D. Business in Force			
Policies other than annuities -			
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (14 to 17)	18	0	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	
Others	11	0	
Total (9 to 11)	12	0	
Annuities only	13	0	
D. Business in Force			
Policies other than annuities -			
Term	14	0	
Accident	15	0	
Health	16	0	
Others	17	0	
Total (14 to 17)	18	0	
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	0
Others	11	0	0
Total (9 to 11)	12	0	0
Annuities only	13	0	0
D. Business in Force			
Policies other than annuities -			
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (14 to 17)	18	0	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	
Others	11	0	
Total (9 to 11)	12	0	
Annuities only	13	0	
D. Business in Force			
Policies other than annuities -			
Term	14	0	
Accident	15	0	
Health	16	0	
Others	17	0	
Total (14 to 17)	18	0	
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating 2

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	0
Others	11	0	0
Total (9 to 11)	12	0	0
Annuities only	13	0	0
D. Business in Force			
Policies other than annuities -			
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (14 to 17)	18	0	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1	0	0
Accident	2	0	0
Health	3	0	0
Others	4	0	0
Total (1 to 6)	5	0	0
Annuities only	6	0	0
B. Increases under existing policies			
Policies other than annuities	7	0	0
Annuities only	8	0	0
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		
Expiry	10	0	
Others	11	0	
Total (9 to 11)	12	0	
Annuities only	13	0	
D. Business in Force			
Policies other than annuities -			
Term	14	0	
Accident	15	0	
Health	16	0	
Others	17	0	
Total (14 to 17)	18	0	
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9	0	0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No		
A. New Business			
Policies other than annuities -			
Term	1		
Accident	2		
Health	3		
Others	4		
Total (1 to 6)	5		
Annuities only	6		
B. Increases under existing policies			
Policies other than annuities	7		
Annuities only	8		
C. Terminations			
Policies other than annuities -			
Death, total permanent disability, critical illness	9		0
Expiry	10		
Others	11		
Total (9 to 11)	12		
Annuities only	13		
D. Business in Force			
Policies other than annuities -			
Term	14		
Accident	15		
Health	16		
Others	17		
Total (14 to 17)	18		
Annuities only (last period's 19 + 6 + 8 - 13)	19		

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

ANNUAL RETURN: NOTES TO FORM 4

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

#MULTIVALUE

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

Number of dependants covered under group	Row No	Single Premium	Regular Premium
	1		0

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

NIL

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: Offshore Insurance Fund

#MULTIVALUE

Description	Row No		
Group 1 - Participating Policies			
Whole Life			
- Single Premium	1	0	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Accident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	0	0
Group 2 - Non-Participating Policies			
Whole Life			
- Single Premium	10	0	0
- Regular Premium	11	0	0
Endowment			
- Single Premium	12	0	0
- Regular Premium	13	0	0

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Description	Row No		
Group 1 - Participating Policies			
Whole Life			
- Single Premium	1	0	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	0	0
Group 2 - Non-Participating Policies			
Whole Life			
- Single Premium	10	0	0
- Regular Premium	11	0	0
Endowment			
- Single Premium	12	0	0
- Regular Premium	13	0	0

Description	Row No		
Group 1 - Participating Policies			
Whole Life			
- Single Premium	1	0	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	0	0
Group 2 - Non-Participating Policies			
Whole Life			
- Single Premium	10	0	0
- Regular Premium	11	0	0
Endowment			
- Single Premium	12	0	0
- Regular Premium	13	0	0

Description	Row No		
Group 1 - Participating Policies			
Whole Life			
- Single Premium	1	0	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	0	0
Group 2 - Non-Participating Policies			
Whole Life			
- Single Premium	10	0	0
- Regular Premium	11	0	0
Endowment			
- Single Premium	12	0	0
- Regular Premium	13	0	0

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	0
- Regular Premium	2	0
Endowment		
- Single Premium	3	0
- Regular Premium	4	0
Term	5	0
Accident and Health	6	0
Annuity	7	0
Others	8	0
Sub total (1 to 8)	9	0
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	0
- Regular Premium	11	0
Endowment		
- Single Premium	12	0
- Regular Premium	13	0

Description	Row No		
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (10 to 17)	18	0	0
Total (9 +18)	19	0	0

Description	Row No		
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (10 to 17)	18	0	0
Total (9 +18)	19	0	0

Description	Row No		
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (10 to 17)	18	0	0
Total (9 +18)	19	0	0

Description	Row No		
Term	14	0	0
Accident	15	0	0
Health	16	0	0
Others	17	0	0
Total (10 to 17)	18	0	0
Total (9 +18)	19	0	0

Description	Row No	
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (10 to 17)	18	0
Total (9 +18)	19	0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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	15	

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Description	Row No	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

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	15	

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Description	Row No	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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	15	

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Description	Row No	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating 2

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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	15	

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Description	Row No	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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	15	

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Description	Row No	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

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	15	

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Description	Row No	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating

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	15	

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Description	Row No	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating 2

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	15	

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Description	Row No	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: Singapore Insurance Fund

#MULTIVALUE

Description	Row No		
Group 1 - Participating Policies			
Whole Life			
- Single Premium	1	0	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Accident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	0	0
Group 2 - Non-Participating Policies			
Whole Life			
- Single Premium	10	0	0
- Regular Premium	11	0	0
Endowment			
- Single Premium	12	0	0
- Regular Premium	13	0	0
Term	14	0	0
Accident	15	0	0

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Description	Row No		
Group 1 - Participating Policies			
Whole Life			
- Single Premium	1	0	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Accident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	0	0
Group 2 - Non-Participating Policies			
Whole Life			
- Single Premium	10	0	0
- Regular Premium	11	0	0
Endowment			
- Single Premium	12	0	0
- Regular Premium	13	0	0
Term	14	0	0
Accident	15	0	0

Description	Row No		
Group 1 - Participating Policies			
Whole Life			
- Single Premium	1	0	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Accident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	0	0
Group 2 - Non-Participating Policies			
Whole Life			
- Single Premium	10	0	0
- Regular Premium	11	0	0
Endowment			
- Single Premium	12	0	0
- Regular Premium	13	0	0
Term	14	0	0
Accident	15	0	0

Description	Row No		
Group 1 - Participating Policies			
Whole Life			
- Single Premium	1	0	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Accident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	0	0
Group 2 - Non-Participating Policies			
Whole Life			
- Single Premium	10	0	0
- Regular Premium	11	0	0
Endowment			
- Single Premium	12	0	0
- Regular Premium	13	0	0
Term	14	0	0
Accident	15	0	0

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	0
- Regular Premium	2	0
Endowment		
- Single Premium	3	0
- Regular Premium	4	0
Term	5	0
Accident and Health	6	0
Annuity	7	0
Others	8	0
Sub total (1 to 8)	9	0
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	0
- Regular Premium	11	0
Endowment		
- Single Premium	12	0
- Regular Premium	13	0
Term	14	0
Accident	15	0

Description	Row No		
Health	16	0	0
Others	17	0	0
Total (10 to 17)	18	0	0
Total (9 +18)	19	0	0

Description	Row No		
Health	16	0	0
Others	17	0	0
Total (10 to 17)	18	0	0
Total (9 +18)	19	0	0

Description	Row No		
Health	16	0	0
Others	17	0	0
Total (10 to 17)	18	0	0
Total (9 +18)	19	0	0

Description	Row No		
Health	16	0	0
Others	17	0	0
Total (10 to 17)	18	0	0
Total (9 +18)	19	0	0

Description	Row No	
Health	16	0
Others	17	0
Total (10 to 17)	18	0
Total (9 +18)	19	0

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: Offshore Insurance Fund

#MULTIVALUE

Description	Row No		
Whole Life			
- Single Premium	1	3	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	3	0

Description	Row No		
Whole Life			
- Single Premium	1	1,250,341	-144,857
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	1,250,341	-144,857

Description	Row No		
Whole Life			
- Single Premium	1	35,037	36,190
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	35,037	36,190

Description	Row No		
Whole Life			
- Single Premium	1	886	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	886	0

Description	Row No		
Whole Life			
- Single Premium	1	-72,744	1,242,746
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	-72,744	1,242,746

Description	Row No	
Whole Life		
- Single Premium	1	1,315,490
- Regular Premium	2	0
Endowment		
- Single Premium	3	0
- Regular Premium	4	0
Term	5	0
Accident and Health	6	0
Annuity	7	0
Others	8	0
Sub total (1 to 8)	9	1,315,490

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating 2

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating 2

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Acccident 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**

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: Singapore Insurance Fund

#MULTIVALUE

Description	Row No		
Whole Life			
- Single Premium	1	59	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	59	0

Description	Row No		
Whole Life			
- Single Premium	1	17,080,405	-2,568,966
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	17,080,405	-2,568,966

Description	Row No		
Whole Life			
- Single Premium	1	668,202	407,554
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	668,202	407,554

Description	Row No		
Whole Life			
- Single Premium	1	75,928	0
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	75,928	0

Description	Row No		
Whole Life			
- Single Premium	1	-1,417,282	17,114,598
- Regular Premium	2	0	0
Endowment			
- Single Premium	3	0	0
- Regular Premium	4	0	0
Term	5	0	0
Acccident and Health	6	0	0
Annuity	7	0	0
Others	8	0	0
Sub total (1 to 8)	9	-1,417,282	17,114,598

Description	Row No	
Whole Life		
- Single Premium	1	18,531,880
- Regular Premium	2	0
Endowment		
- Single Premium	3	0
- Regular Premium	4	0
Term	5	0
Acccident and Health	6	0
Annuity	7	0
Others	8	0
Sub total (1 to 8)	9	18,531,880

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

NIL

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No	
Sources of net income arising in the year:		Actual
New Business	1	13,226
Mortality/Morbidity	2	0
Forfeiture/Surrender	3	0
Interest	4	0
Expense	5	0
Change in basis	6	0
Miscellaneous	7	0
Total (1 to 7)	8	
Sources of net income arising in the year:		Actual Less Expected
New Business	1	13,226
Mortality/Morbidity	2	0
Forfeiture/Surrender	3	0
Interest	4	0
Expense	5	0
Change in basis	6	0
Miscellaneous	7	0
Total (1 to 7)	8	13,226
Sources of net income arising in the year:		Expected
New Business	1	
Mortality/Morbidity	2	0
Forfeiture/Surrender	3	0
Interest	4	0
Expense	5	0
Change in basis	6	
Miscellaneous	7	0

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Description	Row No	
Total (1 to 7)	8	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: OIF - Participating 2

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No	
Sources of net income arising in the year:		Actual
New Business	1	-2,101,247
Mortality/Morbidity	2	0
Forfeiture/Surrender	3	0
Interest	4	304,562
Expense	5	0
Change in basis	6	0
Miscellaneous	7	0
Total (1 to 7)	8	
Sources of net income arising in the year:		Actual Less Expected
New Business	1	-2,101,247
Mortality/Morbidity	2	0
Forfeiture/Surrender	3	0
Interest	4	304,562
Expense	5	0
Change in basis	6	0
Miscellaneous	7	0
Total (1 to 7)	8	-1,796,685
Sources of net income arising in the year:		Expected
New Business	1	
Mortality/Morbidity	2	0
Forfeiture/Surrender	3	0
Interest	4	0
Expense	5	0
Change in basis	6	
Miscellaneous	7	0
Total (1 to 7)	8	

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating

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

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 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		
Participating Fund	#CONTEXT	#CONTEXT
Non-Participating Fund	#CONTEXT	#CONTEXT
Investment-Linked Fund	#CONTEXT	#CONTEXT

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

NIL

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ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS**I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR****Reporting Cycle: 2007 12**

Description	Row No		
Bonus payments made to policy owners in anticipation of allocation	1	#CONTEXT	#CONTEXT
Allocation to policy owners:			
Cash Bonus	2	#CONTEXT	#CONTEXT
Reversionary Bonus	3	#CONTEXT	#CONTEXT
Terminal Bonus	4	#CONTEXT	#CONTEXT
Total amt to policy owners (1 to 4)	5	#CONTEXT	#CONTEXT
Allocation to surplus account	6	#CONTEXT	#CONTEXT

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ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

NIL

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

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BR

Reporting Cycle: 2007 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*.

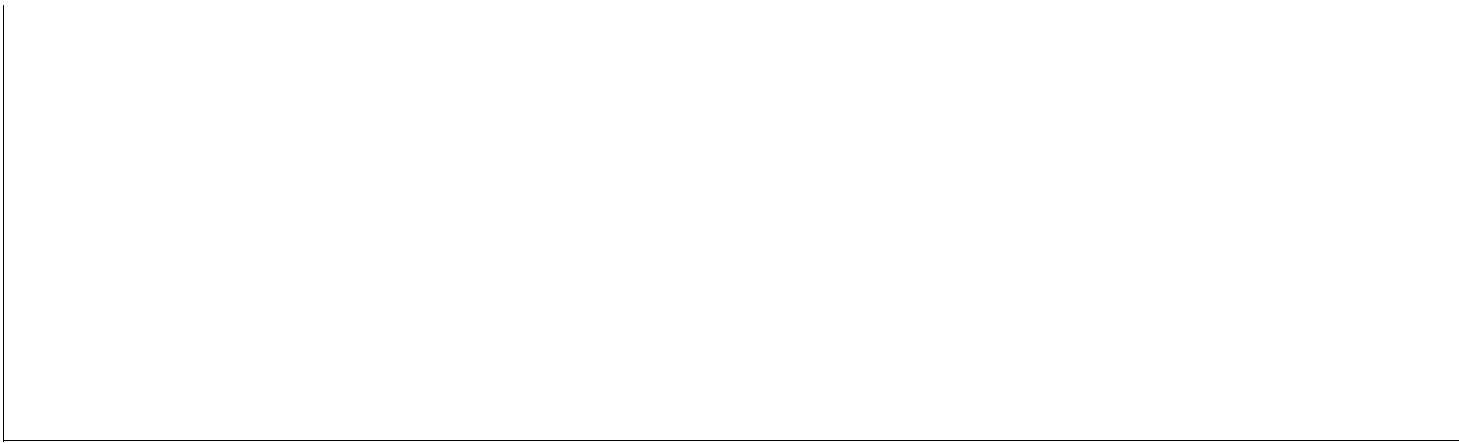
Description	Row No		
Bonus payments made to policy owners in anticipation of allocation	1	#CONTEXT	#CONTEXT
Allocation to policy owners:			
Cash Bonus	2	#CONTEXT	#CONTEXT
Reversionary Bonus	3	#CONTEXT	#CONTEXT
Terminal Bonus	4	#CONTEXT	#CONTEXT
Total amt to policy owners (1 to 4)	5	#CONTEXT	#CONTEXT
Allocation to surplus account	6	#CONTEXT	#CONTEXT

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

NIL

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ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I553L FRIENDS PROVIDENT INTERNATIONAL LTD (SPORE BRANCH)

Reporting Cycle: 2007 12

NIL