

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	5,952,483,283
Debt securities	1B	2	8,315,815,582
Land and buildings	1C	3	40,500,000
Loans	1D	4	453,591,800
Cash and deposits		5	380,552,212
Other invested assets	1E	6	26,506,658
Investment income due or accrued		7	11,923,293
Outstanding premiums and agents' balances	1F	8	53,488,009
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	20,949,355
Inter-fund balances and intra group balances (due from)	1I	13	36,682,077
Other assets	1J	14	181,762,784
Total Assets (1 to 14)		15	15,474,255,053
LIABILITIES			
Policy liabilities	1K	16	14,165,511,514
Other liabilities:			
Outstanding claims		17	814,949,130
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	578,901
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	28,556,095
Others	1M	23	438,473,794
Total Liabilities (16 to 23)		24	15,448,069,434
SURPLUS (15 - 24)	1N	25	26,185,619

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	3,667,843,997
Land and buildings	1C	3	0
Loans	1D	4	1,319,301
Cash and deposits		5	45,636,074
Other invested assets	1E	6	1,070,331
Investment income due or accrued		7	29,767
Outstanding premiums and agents' balances	1F	8	25,609,563
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	1,652,193
Income tax recoverables		11	0
Fixed assets	1H	12	556,494
Inter-fund balances and intra group balances (due from)	1I	13	1,064,398
Other assets	1J	14	31,716,452
Total Assets (1 to 14)		15	3,776,498,570
LIABILITIES			
Policy liabilities	1K	16	2,383,361,343
Other liabilities:			
Outstanding claims		17	103,316,865
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	22,012,203
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	18,616,736
Others	1M	23	574,973,373
Total Liabilities (16 to 23)		24	3,102,280,520
SURPLUS (15 - 24)	1N	25	674,218,050

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	7,213,178,611
Debt securities	1B	2	1,962,131,409
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	172,289,182
Other invested assets	1E	6	367,085
Investment income due or accrued		7	4,593,851
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	76,003
Income tax recoverables		11	0
Fixed assets	1H	12	476,993
Inter-fund balances and intra group balances (due from)	1I	13	2,555,336
Other assets	1J	14	36,849,455
Total Assets (1 to 14)		15	9,392,517,925
LIABILITIES			
Policy liabilities	1K	16	9,221,121,988
Other liabilities:			
Outstanding claims		17	15,721,736
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	894,987
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	26,175,657
Others	1M	23	82,665,403
Total Liabilities (16 to 23)		24	9,346,579,771
SURPLUS (15 - 24)	1N	25	45,938,154

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,325,359,515	64,550,073	1,389,909,588
Collective investment schemes	2	858,773,747	3,703,799,948	4,562,573,695
Total (1 to 2) = Row 1 of Form 1	3			5,952,483,283

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	3,027,665,558	0	3,027,665,558
Collective investment schemes	2	181,239,497	4,004,273,556	4,185,513,053
Total (1 to 2) = Row 1 of Form 1	3			7,213,178,611

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	2,154,115,593
Qualifying debt securities	2	5,020,366,049
Other debt securities	3	1,141,333,940
Total (1 to 3) = Row 2 of Form 1	4	8,315,815,582

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	945,916,798
Qualifying debt securities	2	2,366,985,342
Other debt securities	3	354,941,857
Total (1 to 3) = Row 2 of Form 1	4	3,667,843,997

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Government debt securities	1	644,787,413
Qualifying debt securities	2	1,229,237,291
Other debt securities	3	88,106,705
Total (1 to 3) = Row 2 of Form 1	4	1,962,131,409

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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
Nassim Mansion 40 Nassim Hill #08-44 Nassir	1	1,440,000	31/12/2012	9,800,000	-200,000	9,600,000
Prudential Tower 30 Cecil Street #30-01	2	26,310,666	31/12/2014	28,000,000	2,900,000	30,900,000
Total = Row 3 of Form 1	21					40,500,000

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	453,251,279	0	453,251,279
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	340,521	0	340,521
Total (1 to 4) = Row 4 of Form 1	5			453,591,800

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	1,319,301	0	1,319,301
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			1,319,301

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2014 12

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	183,065,880	8,560,165
Total investments in futures contracts (6 to 8)	9	183,065,880	8,560,165
Forward contracts:			
(a) Currency forward contracts	10	529,212,672	17,946,493
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	529,212,672	17,946,493
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	712,278,552	26,506,658
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		26,506,658

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2014 12

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	20,899,820	187,586
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	20,899,820	187,586
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	18,865,400	882,745
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	18,865,400	882,745
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	39,765,220	1,070,331
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		1,070,331

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2014 12

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	31,553,684	367,085
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	31,553,684	367,085
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	31,553,684	367,085
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		367,085

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2014 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	53,488,009
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	53,488,009
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	53,488,009
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	53,488,009

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2014 12

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2014 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	25,052,535
Above 3 months but not exceeding 6 months	3	545,648
Above 6 months but not exceeding 12 months	4	2,172
Above 12 months	5	9,208
Gross total (2 to 5)	6	25,609,563
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	25,609,563
In respect of reinsurance business		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	25,609,563

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2014 12

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2014 12

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2014 12

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2014 12

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

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2014 12

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

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD****Reporting Cycle: 2014 12****Life: SIF - Non-Participating**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	6,558,676
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	1,652,193
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	1,652,193
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	1,652,193

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD****Reporting Cycle: 2014 12****Life: SIF - Investment-Linked**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	473,583
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	76,003
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	76,003
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	76,003

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD****Reporting Cycle: 2014 12****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**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD****Reporting Cycle: 2014 12****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**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD****Reporting Cycle: 2014 12****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**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD****Reporting Cycle: 2014 12****Life: OIF - Investment-Linked**

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Motor vehicles	1	52,200
Computer equipment	2	8,532,545
Other fixed assets	3	12,364,610
Total (1 to 3) = Row 12 of Form 1	4	20,949,355

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	550,213
Other fixed assets	3	6,281
Total (1 to 3) = Row 12 of Form 1	4	556,494

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	476,993
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	476,993

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	785
Balances due from other insurance funds established and maintained under the Act	3	36,681,292
Total (1 to 3) = Row 13 of Form 1	4	36,682,077

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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	1,064,398
Total (1 to 3) = Row 13 of Form 1	4	1,064,398

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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	2,555,336
Total (1 to 3) = Row 13 of Form 1	4	2,555,336

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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)**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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)**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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)**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Receivables	1	4,417,890
Prepayments	2	9,914,547
Corporate club memberships	3	494,545
Rental and service charge deposits	4	5,812,951
Profit Commission	5	195,385
Other debtors	6	160,927,466
Total = Row 14 of Form 1	26	181,762,784

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Receivables	1	3,618,359
Prepayments and others	2	5,213,097
Intangible assets	3	2,931,670
Profit Commission	4	1,089,178
Reinsurance recoveries on unpaid claims	5	6,558,676
Other debtors	6	12,305,472
Total = Row 14 of Form 1	26	31,716,452

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Receivables	1	16,682,260
Prepayments and others	2	8,192,519
Intangible assets	3	1,743,659
Reinsurance recoveries on unpaid claims	4	473,583
Other debtors	5	9,757,434
Total = Row 14 of Form 1	26	36,849,455

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	15,474,255,053
Balance in the surplus account	2	26,185,619
Other liabilities	3	1,282,557,920
Policy assets (1 - 2 - 3)	4	14,165,511,514
Sum of liability in respect of each policy of the participating fund	5	13,165,734,256
Minimum condition liability	6	7,259,630,663
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	14,165,511,514

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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 FUND

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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 1L - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE TO)**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	16,453,865
Balances due to overseas branches / related corporations	2	10,618,960
Balances due to other insurance funds established and maintained under the Act	3	1,483,270
Total (1 to 3) = Row 22 of Form 1	4	28,556,095

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	177,781
Balances due to overseas branches / related corporations	2	714,675
Balances due to other insurance funds established and maintained under the Act	3	17,724,280
Total (1 to 3) = Row 22 of Form 1	4	18,616,736

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	84,274
Balances due to overseas branches / related corporations	2	4,997,906
Balances due to other insurance funds established and maintained under the Act	3	21,093,477
Total (1 to 3) = Row 22 of Form 1	4	26,175,657

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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)**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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)**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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)**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Outstanding commission	1	52,900,072
Derivative liabilities	2	238,807,409
Accrued expenses	3	51,242,428
Provision for tax	4	29,078,652
Deferred tax	5	944,064
Other creditors	6	65,501,169
Total = Row 23 of Form 1	26	438,473,794

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Outstanding commission	1	26,013,560
Derivative liabilities	2	12,912,837
Accrued expenses	3	7,757,217
Provision for tax	4	36,963,029
Deferred tax	5	99,185
Other creditors	6	33,807,209
Advance premium deposit	7	457,420,336
Total = Row 23 of Form 1	26	574,973,373

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Outstanding commission	1	27,516,457
Derivative liabilities	2	12,306,212
Accrued expenses	3	7,619,537
Provision for tax	4	7,084,003
Deferred tax	5	81,089
Other creditors	6	28,058,105
Total = Row 23 of Form 1	26	82,665,403

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	28,848,130
Net income	2	38,026,461
Transfer (to) from head office / shareholders fund	3	-40,688,972
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	26,185,619

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	560,434,016
Net income	2	218,284,034
Transfer (to) from head office / shareholders fund	3	-104,500,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	674,218,050

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	74,469,233
Net income	2	75,779,949
Transfer (to) from head office / shareholders fund	3	-104,311,028
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	45,938,154

ANNUAL RETURN: ANNEX 1N - SURPLUS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	14,054,955	0	14,054,955
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	19,005,009	0	19,005,009
Unlicensed reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	33,059,964	0	33,059,964

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Non-Participating

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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	61094

	Description	Row No.	Amount
Note 2(a) Intangible assets -	NIL	1	0

	Description	Row No.	Amount
Note 2(b) Contingent assets -	NIL	1	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
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(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

	Description	Row No.	Amount
Note 2(a) Intangible assets -	The intangible assets pertain to certain agency development expenses and	1	2,931,670
Note 2(a) Intangible assets -	fees paid to our bancassurance partners. These fees are stated at cost less	2	0
Note 2(a) Intangible assets -	accumulated amortisation and impairment losses. Amortisation is calculated	3	0
Note 2(a) Intangible assets -	as follows:	4	0
Note 2(a) Intangible assets -	- Distribution agreements: Sales generated over the duration of agreements	5	0
Note 2(a) Intangible assets -	- Agency development expenses: Straight line basis	6	0

	Description	Row No.	Amount
Note 2(b) Contingent assets -	NIL	1	0

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

NIL

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

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

	Description	Row No.	Amount
Note 2(a) Intangible assets -	The intangible assets pertain to certain agency development expenses and	1	1,743,659
Note 2(a) Intangible assets -	fees paid to our bancassurance partners. These fees are stated at cost less	2	0
Note 2(a) Intangible assets -	accumulated amortisation and impairment losses. Amortisation is calculated	3	0
Note 2(a) Intangible assets -	as follows:	4	0
Note 2(a) Intangible assets -	- Distribution agreements: Sales generated over duration of the agreements	5	0
Note 2(a) Intangible assets -	- Agency development expenses: Straight-line basis	6	0

	Description	Row No.	Amount
Note 2(b) Contingent assets -	NIL	1	0

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

NIL

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

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating 2

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Non-Participating

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

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

NIL

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

NIL

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle 2014 12

As at 31 December 2014, there is a deferred tax liability of \$946,482,965 on future distributable profits from the participating fund. The expected tax payments arising from bonus is included in the policy liabilities of participating fund (Row 16).

Included in debt securities is investment in SICAV funds which invests in debt securities. This investment has been recognised by MAS to be considered as a collective investment scheme under Section 287(1) of the Securities and Futures Act.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,195,161,534
Less: Outward reinsurance premiums	2B	2	(1,954,625)
Investment revenue	2C	3	780,242,967
Less: Investment expenses		4	32,038,919
Other income	2D	5	5,396,489
Total Income (1 to 5)		6	2,950,716,696
Gross claims settled	2E	7	1,024,105,154
Less: Reinsurance recoveries		8	362,777
Management expenses	2F	9	78,123,015
Distribution expenses	2G	10	283,009,142
Increase (decrease) in net policy liabilities	2H	11	1,489,084,126
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	30,947,314
Other expenses	2I	14	7,784,261
Total Outgo (7 to 14)		15	2,912,690,235
Net Income (6 - 15)	2J	16	38,026,461

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	1,108,031,717
Less: Outward reinsurance premiums	2B	2	88,110,356
Investment revenue	2C	3	327,929,917
Less: Investment expenses		4	4,033,306
Other income	2D	5	1,535,151
Total Income (1 to 5)		6	1,345,353,123
Gross claims settled	2E	7	898,003,661
Less: Reinsurance recoveries		8	132,190,832
Management expenses	2F	9	35,715,493
Distribution expenses	2G	10	177,295,675
Increase (decrease) in net policy liabilities	2H	11	100,804,290
Provision for doubtful debts/ bad debts written off on receivables		12	43
Taxation expenses		13	42,164,631
Other expenses	2I	14	5,276,128
Total Outgo (7 to 14)		15	1,127,069,089
Net Income (6 - 15)	2J	16	218,284,034

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	1,211,322,178
Less: Outward reinsurance premiums	2B	2	9,210,690
Investment revenue	2C	3	835,050,607
Less: Investment expenses		4	41,391,039
Other income	2D	5	4,170,683
Total Income (1 to 5)		6	1,999,941,739
Gross claims settled	2E	7	989,695,536
Less: Reinsurance recoveries		8	5,240,471
Management expenses	2F	9	45,520,847
Distribution expenses	2G	10	139,490,840
Increase (decrease) in net policy liabilities	2H	11	751,148,754
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	628,662
Other expenses	2I	14	2,917,622
Total Outgo (7 to 14)		15	1,924,161,790
Net Income (6 - 15)	2J	16	75,779,949

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	250,143,839
Regular premiums - new business	2	351,211,038
Regular premiums - renewal business	3	1,593,806,657
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	2,195,161,534
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	2,195,161,534

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	502,066,587
Regular premiums - new business	2	75,082,034
Regular premiums - renewal business	3	472,721,919
Group business:		
Premiums	4	58,161,177
Direct insurance premiums (1 to 4)	5	1,108,031,717
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	1,108,031,717

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	670,761,771
Regular premiums - new business	2	78,261,499
Regular premiums - renewal business	3	462,298,908
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	1,211,322,178
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	1,211,322,178

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	-1,962,496
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	7,871
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	-1,954,625

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	82,462,683
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	5,647,673
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	88,110,356

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	7,942,252
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	1,268,438
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	9,210,690

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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	77,152,838	89,175,784	130,393,150	296,721,772
Debt securities	2	70,543,064	112,771,164	472,866,613	656,180,841
Land and Buildings	3	1,349,416	0	3,719,247	5,068,663
Loans	4	25,819,963	0	0	25,819,963
Cash and deposits	5	531,164	0	0	531,164
Other invested assets	6	0	-52,856,223	-151,223,213	-204,079,436
Total (1 to 6) = Row 3 of Form 2	7				780,242,967

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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	-6,052	-5,168	-11,220
Debt securities	2	62,148,085	84,879,616	191,839,025	338,866,726
Land and Buildings	3	0	0	0	0
Loans	4	53,377	0	0	53,377
Cash and deposits	5	206,656	0	0	206,656
Other invested assets	6	0	10,521,814	-21,707,436	-11,185,622
Total (1 to 6) = Row 3 of Form 2	7				327,929,917

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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	109,310,439	178,999,843	455,567,355	743,877,637
Debt securities	2	28,333,991	14,766,593	64,864,185	107,964,769
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	424,430	0	0	424,430
Other invested assets	6	0	-6,230,998	-10,985,231	-17,216,229
Total (1 to 6) = Row 3 of Form 2	7				835,050,607

ANNUAL RETURN: Annex 2C - Investment Revenue

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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	3,747	33,786	37,533
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1	0	0	1
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	1	3,747	33,786	37,534

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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(b) - Investment Revenue Of Assets In Unit Reserves Of Investment-linked Fund

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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	109,310,439	178,999,843	455,567,355	743,877,637
Debt securities	2	27,143,933	10,326,523	65,320,266	102,790,722
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	408,906	0	0	408,906
Other invested assets	6	0	-6,230,998	-10,985,231	-17,216,229
Total (1 to 6) = Row 3 of Form 2	7	136,863,278	183,095,368	509,902,390	829,861,036

ANNUAL RETURN: Annex 2C(b) - Investment Revenue Of Assets In Unit Reserves Of Investment-linked Fund

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Rebates of fund management charges	1	5,252,103
Gain on disposal of fixed assets	2	47,917
Others	3	96,469
Total = Row 5 of Form 2	26	5,396,489

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Surrender fees	1	1,078,958
Others	2	456,193
Total = Row 5 of Form 2	26	1,535,151

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Rebates of fund management charges	1	3,027,189
Foreign exchange gain	2	392,473
Surrender fees	3	740,031
Others	4	10,990
Total = Row 5 of Form 2	26	4,170,683

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	31,423,479
Accident and health benefits other than total permanent disability and critical illness	2	402,744
Maturity / anticipated endowment	3	840,627,843
Surrenders	4	115,695,403
Annuities	5	1,916,735
Cash bonuses	6	34,005,791
Others	7	33,159
Total (1 to 7) = Row 7 of Form 2	8	1,024,105,154

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	71,452,387
Accident and health benefits other than total permanent disability and critical illness	2	188,790,603
Maturity / anticipated endowment	3	585,180,215
Surrenders	4	8,729,660
Annuities	5	37,756,927
Cash bonuses	6	0
Others	7	6,093,869
Total (1 to 7) = Row 7 of Form 2	8	898,003,661

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	56,964,111
Accident and health benefits other than total permanent disability and critical illness	2	251,965
Maturity / anticipated endowment	3	28,568,908
Surrenders	4	903,900,723
Annuities	5	0
Cash bonuses	6	0
Others	7	9,829
Total (1 to 7) = Row 7 of Form 2	8	989,695,536

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	42,470,368
Office rent	2	4,517,785
Head office / parent company expenses	3	6,011,163
Directors' fees	4	172,440
Audit fees	5	454,634
Managing agent's fees	6	0
Repairs and maintenance	7	1,320,479
Public utilities	8	304,580
Printing, stationery and periodicals	9	615,767
Postage, telephone and telex charges	10	309,083
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	2,667,665
Advertising and subscriptions	14	143,487
Entertainment	15	42,891
Travelling expenses	16	147,106
Other Office Expenses	1	3,205,861
Customer Services	2	13,423
Life administration and operation services	3	13,811,018
Other fees and charges	4	1,915,265
Total = Row 9 of Form 2	27	78,123,015

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	31,373,208
Office rent	2	1,886,897
Head office / parent company expenses	3	2,107,066
Directors' fees	4	42,232
Audit fees	5	218,560
Managing agent's fees	6	0
Repairs and maintenance	7	1,075,126
Public utilities	8	106,763
Printing, stationery and periodicals	9	329,377
Postage, telephone and telex charges	10	195,513
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	855,793
Advertising and subscriptions	14	50,296
Entertainment	15	29,738
Travelling expenses	16	112,025
Other office expenses	1	1,419,328
Customer services	2	5,114
Life administration and operation services	3	6,646,251
Other fees and charges	4	-10,737,794
Total = Row 9 of Form 2	27	35,715,493

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	24,877,846
Office rent	2	2,645,673
Head office / parent company expenses	3	3,520,214
Directors' fees	4	106,692
Audit fees	5	369,873
Managing agent's fees	6	0
Repairs and maintenance	7	773,289
Public utilities	8	178,366
Printing, stationery and periodicals	9	395,880
Postage, telephone and telex charges	10	197,679
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	100,377
Advertising and subscriptions	14	84,028
Entertainment	15	19,423
Travelling expenses	16	93,446
Other office expenses	1	1,823,515
Customer service	2	7,633
Life administration and operation services	3	9,388,128
Other fees and chargers	4	938,785
Total = Row 9 of Form 2	27	45,520,847

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD****Reporting Cycle: 2014 12****Life: OIF - Investment-Linked**

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	7,194,600
First period commissions - regular premium	2	90,411,042
Renewal commissions	3	36,032,994
Group business:		
Commissions	4	0
Overriding commissions	5	32,603,341
Production and other bonuses	6	16,424,532
Trailer fees	7	0
Cost of benefits and services	8	42,809,655
Other cash payments	9	56,771,288
Total distribution cost excluding reinsurance commissions (1 to 9)	10	282,247,452
Reinsurance commissions	11	-761,690
Total (10 - 11) = Row 10 of Form 2	12	283,009,142

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	41,007,885
First period commissions - regular premium	2	27,439,822
Renewal commissions	3	23,438,031
Group business:		
Commissions	4	9,119,651
Overriding commissions	5	24,377,365
Production and other bonuses	6	8,009,393
Trailer fees	7	0
Cost of benefits and services	8	26,650,175
Other cash payments	9	21,763,987
Total distribution cost excluding reinsurance commissions (1 to 9)	10	181,806,309
Reinsurance commissions	11	4,510,634
Total (10 - 11) = Row 10 of Form 2	12	177,295,675

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	13,020,336
First period commissions - regular premium	2	29,517,119
Renewal commissions	3	17,278,353
Group business:		
Commissions	4	0
Overriding commissions	5	25,369,794
Production and other bonuses	6	14,921,240
Trailer fees	7	3,580,443
Cost of benefits and services	8	27,129,256
Other cash payments	9	10,406,955
Total distribution cost excluding reinsurance commissions (1 to 9)	10	141,223,496
Reinsurance commissions	11	1,732,656
Total (10 - 11) = Row 10 of Form 2	12	139,490,840

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	14,165,511,514
Net policy liabilities at beginning of period	2	12,676,427,388
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	1,489,084,126

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	2,383,361,343
Net policy liabilities at beginning of period	2	2,282,557,053
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	100,804,290

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	9,221,121,988
Net policy liabilities at beginning of period	2	8,469,973,234
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	751,148,754

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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**

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Depreciation	1	5,650,888
Foreign Exchange Loss	2	2,131,467
Others	3	1,906
Total = Row 14 of Form 2	26	7,784,261

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Depreciation	1	2,676,886
Foreign exchange loss	2	2,599,242
Total = Row 14 of Form 2	26	5,276,128

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Depreciation	1	2,917,622
Total = Row 14 of Form 2	26	2,917,622

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	25,997,049
Surplus account investment revenue	2	37,534
Less: Surplus account investment expenses	3	8,122
Surplus account investment income (2 - 3)	4	29,412
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	12,000,000
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	38,026,461

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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: FORM 2 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2014 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	58,916,977	127	102,845,000	43,389,824	16,055	1,152,497,500
Endowment	2	193,661,400	5,872	160,466,691	358,798,174	58,529	2,341,947,137
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	252,578,377	5,999	263,311,691	402,187,998	74,584	3,494,444,637
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		36	707,779	2,468,135	503	25,345,543
Maturity	10		6,336	204,875,603	16,681,758	7,071	246,689,235
Expiry	11		0	0	0	0	0
Surrender	12		277	6,000,627	11,974,750	5,945	245,619,183
Forfeiture	13		0	2,500	36,225,118	10,985	400,563,326
Net transfers	14		0	0	0	0	0
Others	15		54	2,078,330	75,553,050	5,354	274,996,572
Total (9 to 15)	16		6,703	213,664,839	142,902,811	29,858	1,193,213,859
Annuities only	17		72	503,736	10,800	1	3,126
C. Business in Force							
Policies other than annuities -							
Whole life	18		284	163,966,000	310,161,013	180,629	12,536,273,129
Endowment	19		23,437	560,483,529	1,693,860,802	467,335	16,380,219,504
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	82,711	0	7,805,000
Total (18 to 23)	24		23,721	724,449,529	2,004,104,526	647,964	28,924,297,633
Annuities only (last period's 25 + 8 -17)	25		1,121	7,124,573	250,439	38	219,205

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2014 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2014 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	502,148,364	842	1,672,878,854	0	0	0
Endowment	2	0	0	0	3,796,796	0	5,695,195
Term	3	1,986,506	38	30,551,000	16,909,482	10,871	6,406,371,880
Accident	4	0	0	0	3,723,606	6,524	732,235,000
Health	5	712,579	2,091	10,455,000	76,554,812	152,415	1,780,311,191
Others	6	0	0	0	106,692	39	5,160,000
Total (1 to 6)	7	504,847,449	2,971	1,713,884,854	101,091,388	169,849	8,929,773,266
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		36	7,359,631	381,599	78	21,998,016
Maturity	10		18,111	565,034,120	11,517	4	779,225
Expiry	11		1,654	52,151,334	36,653,165	63,846	3,497,025,765
Surrender	12		54	3,384,709	148,801	33	3,869,134
Forfeiture	13		0	0	58,381	24	2,240,000
Net transfers	14		0	0	0	0	0
Others	15		45	(59,401,352)	4,896,765	1,901	231,535,355
Total (9 to 15)	16		19,900	568,528,442	42,150,228	65,886	3,757,447,495
Annuities only	17		67	318,262	5,916	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		2,419	4,491,507,206	2,555,148	253	50,082,441
Endowment	19		6,974	202,902,562	12,917,191	2	25,410,258
Term	20		3,304	623,811,869	86,633,440	62,338	33,484,404,500
Accident	21		0	0	30,879,790	28,655	3,010,481,700
Health	22		5,680	28,400,000	449,781,058	836,314	8,620,127,155
Others	23		0	950,000	1,826,880	754	105,150,000
Total (18 to 23)	24		18,377	5,347,571,637	584,593,507	928,316	45,295,656,054
Annuities only (last period's 25 + 8 -17)	25		7,291	38,519,792	165,273	42	349,469

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2014 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	105,300,026	2,068	93,738,899	90,288,327	16,497	2,767,358,349
Endowment	2	572,702,800	16,729	633,260,239	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	678,002,826	18,797	726,999,138	90,288,327	16,497	2,767,358,349
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		396	8,205,724	402,370	159	21,975,997
Maturity	10		549	13,491,975	421,393	158	7,728,670
Expiry	11		0	0	0	0	0
Surrender	12		21,878	781,773,296	18,788,806	8,917	1,662,408,912
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		162	7,978,063	19,310,365	575	450,678,309
Total (9 to 15)	16		22,985	811,449,058	38,922,934	9,809	2,142,791,888
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		27,963	858,136,497	562,664,416	230,598	42,630,294,083
Endowment	19		242,686	4,622,416,649	14,675,889	8,285	380,856,144
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		270,649	5,480,553,146	577,340,305	238,883	43,011,150,227
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2014 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2014 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2014 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2014 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 3

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

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

Terminations and Transfers	Single Premium	Regular Premium
CPI		28,207,611
ALTERATION		47,345,439
Total		75,553,050

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

Business in Force	Single Premium	Regular Premium
PAR RIDERS		82,711
Total		82,711

ANNUAL RETURN: NOTES TO FORM 3

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

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

New Business	Single Premium	Regular Premium
PruMortgage	0	1,276,537
Total	0	1,276,537

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

Business in Force	Single Premium	Regular Premium
PruMortgage		23,276,247
Total		23,276,247

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

New Business	Single Premium	Regular Premium
PRU TERM TOTAL REFUND	0	106,692
Total	0	106,692

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

Terminations and Transfers	Single Premium	Regular Premium
CFI		1,597,906
ALTERATION		3,298,859
Total		4,896,765

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

Business in Force	Single Premium	Regular Premium
PRUTERM TOTAL REFUND		1,656,177
UNEMPLOYMENT COVER		21,391
NON-PAR RIDERS		149,312

Total		1,826,880
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ANNUAL RETURN: NOTES TO FORM 3

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

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

Terminations and Transfers	Single Premium	Regular Premium
CFI		4,057,354
ALTERATION		15,253,011
Total		19,310,365

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

The negative movement in Termination Section (Other Category) of non-participating fund is due to exchange rate movement from in-force business in Q1.

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2014 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2014 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2014 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	297	22,817	2,112,709,502	0	2,188,242
Accident	2	0	0	0	0	125,869
Health	3	482	36,360	213,326,000	0	12,388,373
Others	4	0	0	0	0	132,684
Total (1 to 4)	5	779	59,177	2,326,035,502	0	14,835,168
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	12,819	525,299,625	14,271	9,461,074
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	407	24,508	1,522,374,874		9,648,085
Death, total permanent disability, critical illness	10	0	28	1,639,316		5,191
Others	11	48	48	2,600,000		124,537
Total (9 to 11)	12	455	24,584	1,526,614,190		9,777,813
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	959	298,162	9,574,083,788		9,584,922
Accident	15	0	0	0		734,581
Health	16	1,923	144,507	724,103,500		43,712,752
Others	17	200	200	10,650,000		374,918
Total (14 to 17)	18	3,082	442,869	10,308,837,288		54,407,173
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2014 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2014 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2014 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2014 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2014 12

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

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

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

Business in Force	Single Premium	Regular Premium
Group Term with ROP		221,419
Group Disability		153,499
Total		374,918

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

New Business	Single Premium	Regular Premium
Total	0	132,684
Total	0	132,684

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

Terminations and Transfers	Single Premium	Regular Premium
Other (Deletions)		124,537
Total		124,537

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating 2

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Non-Participating

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: NOTES TO FORM 4

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

Note 2 - Number of dependants covered under group

Number of dependants covered under group policies	Single Premium	Regular Premium
		0
Total		0

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	201,458,298	0	196,960,139	0	26,339,429	0	30,863,451	0	796,726	0	456,418,043	0
Reinsurance ceded	2	7,400,647	0	39,522,778	0	6,718,750	0	7,747,145	0	93,840	0	61,483,160	0
Net premiums written (1 - 2)	3	194,057,651	0	157,437,361	0	19,620,679	0	23,116,306	0	702,886	0	394,934,883	0
Premium liabilities at beginning of period	4	3,069,397	0	111,533,050	0	2,403,037	0	7,032,899	0	10,440	0	124,048,823	0
Premium liabilities at end of period	5	3,563,530	0	143,148,944	0	2,623,004	0	7,222,444	0	17,046	0	156,574,968	0
Premiums earned during the period (3 + 4 - 5)	6	193,563,518	0	125,821,467	0	19,400,712	0	22,926,761	0	696,280	0	362,408,738	0
B. CLAIMS													
Gross claims settled	7	138,846,745	0	48,315,589	0	4,448,003	0	2,461,207	0	421,649	0	194,493,193	0
Reinsurance recoveries	8	6,720,834	0	10,072,187	0	1,291,741	0	1,680,499	0	64,717	0	19,829,978	0
Net claims settled (7 - 8)	9	132,125,911	0	38,243,402	0	3,156,262	0	780,708	0	356,932	0	174,663,215	0
Claims liabilities at end of period	10	12,908,883	0	76,506,340	0	11,286,783	0	450,208	0	300	0	101,152,514	0
Claims liabilities at beginning of period	11	7,802,731	0	64,460,662	0	8,875,068	0	110,810	0	1,060	0	81,250,331	0
Net claims incurred (9 + 10 - 11)	12	137,232,063	0	50,289,080	0	5,567,977	0	1,120,106	0	356,172	0	194,565,398	0
C. MANAGEMENT EXPENSES													
Management expenses	13	11,746,724	0	10,242,469	0	2,167,150	0	2,338,858	0	36,628	0	26,531,829	0
D. DISTRIBUTION EXPENSES													
Commissions	14	26,745,859	0	27,351,131	0	2,231,142	0	6,521,747	0	115,811	0	62,965,690	0
Reinsurance commissions	15	453,903	0	669,934	0	129,005	0	0	0	1,182	0	1,254,024	0
Net commissions incurred (14 - 15)	16	26,291,956	0	26,681,197	0	2,102,137	0	6,521,747	0	114,629	0	61,711,666	0
Other distribution expenses	17	12,132,421	0	13,067,432	0	2,764,869	0	2,983,935	0	46,731	0	30,995,388	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	6,160,354	0	25,541,289	0	6,798,579	0	9,962,115	0	142,120	0	48,604,457	0
F. NET INVESTMENT INCOME	19	460,442	0	17,679,399	0	348,895	0	989,571	0	1,908	0	19,480,215	0
G. OPERATING RESULTS (18 + 19)	20	6,620,796	0	43,220,688	0	7,147,474	0	10,951,686	0	144,028	0	68,084,672	0
H. OTHERS													
Number of policies in force	21	798,578	0	42,255	0	597	0	28,618	0	548	0	870,596	0
Number of lives covered under policies in force	22	798,578	0	398,004	0	418,616	0	143,626	0	11,808	0	1,770,632	0
Number of claims registered	23	120,239	0	1,191	0	51	0	5,155	0	361	0	126,997	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	10,744	40,048,677	0	2,725,556	0	177,205	16,339	724,122	0	0	27,083	43,675,560
Reinsurance ceded	2	2,528	0	0	950,311	0	46,889	0	103,240	0	0	2,528	1,100,440
Net premiums written (1 - 2)	3	8,216	40,048,677	0	1,775,245	0	130,316	16,339	620,882	0	0	24,555	42,575,120
Premium liabilities at beginning of period	4	1,099	13,743,229	0	846,670	0	11,842	321,065	270,300	0	0	322,164	14,872,041
Premium liabilities at end of period	5	1,701	16,331,297	0	1,227,923	0	79,835	284,965	326,233	0	0	286,666	17,965,288
Premiums earned during the period (3 + 4 - 5)	6	7,614	37,460,609	0	1,393,992	0	62,323	52,439	564,949	0	0	60,053	39,481,873
B. CLAIMS													
Gross claims settled	7	0	26,500,544	0	835,332	0	300,000	0	122,400	0	0	0	27,758,276
Reinsurance recoveries	8	0	0	0	367,500	0	150,000	0	0	0	0	0	517,500
Net claims settled (7 - 8)	9	0	26,500,544	0	467,832	0	150,000	0	122,400	0	0	0	27,240,776
Claims liabilities at end of period	10	0	5,648,300	0	0	0	0	0	0	0	0	0	5,648,300
Claims liabilities at beginning of period	11	0	4,038,718	0	0	0	0	0	0	0	0	0	4,038,718
Net claims incurred (9 + 10 - 11)	12	0	28,110,126	0	467,832	0	150,000	0	122,400	0	0	0	28,850,358
C. MANAGEMENT EXPENSES													
Management expenses	13	265	1,795,466	0	175,765	0	11,428	1,238	46,697	0	0	1,503	2,029,356
D. DISTRIBUTION EXPENSES													
Commissions	14	1,549	5,432,974	0	187,371	0	13,812	3,453	99,536	0	0	5,002	5,733,693
Reinsurance commissions	15	16	0	0	12,959	0	581	0	0	0	0	16	13,540
Net commissions incurred (14 - 15)	16	1,533	5,432,974	0	174,412	0	13,231	3,453	99,536	0	0	4,986	5,720,153
Other distribution expenses	17	338	307,850	0	30,137	0	1,959	1,580	8,007	0	0	1,918	347,953
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	5,478	1,814,193	0	545,846	0	-114,295	46,168	288,309	0	0	51,646	2,534,053
F. NET INVESTMENT INCOME	19	194	1,009,885	0	63,066	0	4,100	42,069	16,755	0	0	42,263	1,093,806
G. OPERATING RESULTS (18 + 19)	20	5,672	2,824,078	0	608,912	0	-110,195	88,237	305,064	0	0	93,909	3,627,859
H. OTHERS													
Number of policies in force	21	16	1,923	0	0	0	0	37	0	0	0	53	1,923
Number of lives covered under policies in force	22	16	144,507	0	0	0	0	37	0	0	0	53	144,507
Number of claims registered	23	0	201,984	0	9	0	1	0	2	0	0	0	201,996

ANNUAL RETURN: NOTES TO FORM 7

Reporting Cycle:

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 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	13,165,661,894	0	0	0	15,595,465	13,181,257,359
Debt securities	2	13,945,790,988	0	0	0	48,278,062	13,994,069,050
Land and buildings	3	40,500,000	0	0	0	0	40,500,000
Loans	4	454,911,101	0	0	0	2,752,018	457,663,119
Cash and deposits	5	598,477,468	0	0	0	2,420,062	600,897,530
Other invested assets	6	27,944,074	0	0	0	0	27,944,074
Investment income due or accrued	7	16,546,911	0	0	0	0	16,546,911
Outstanding premiums and agents' balances	8	79,097,572	0	0	0	0	79,097,572
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	1,728,196	0	0	0	0	1,728,196
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	21,982,842	0	0	0	0	21,982,842
Inter-fund balances and intra-group balances (due from)	13	40,301,811	0	0	0	16,718,365	57,020,176
Other assets	14	250,328,691	0	0	0	319,605,773	569,934,464
Total Assets (1 to 14)	15	28,643,271,548	0	0	0	405,369,745	29,048,641,293
LIABILITIES							
Policy liabilities	16	25,769,994,845	0	0	0		25,769,994,845
Other liabilities							
Outstanding claims	17	933,987,731	0	0	0	0	933,987,731
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	0	0	0	0	0
Amounts owing to insurers	20	23,486,091	0	0	0	0	23,486,091
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	73,348,488	0	0	0	231,458	73,579,946
Others	23	1,096,112,570	0	0	0	28,923,970	1,125,036,540
Total Liabilities (16 to 23)	24	27,896,929,725	0	0	0	29,155,428	27,926,085,153
NET ASSETS (15 - 24)	25	746,341,823	0	0	0	376,214,317	1,122,556,140
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					526,557,000	526,557,000
Reserves:							
Unappropriated profits (losses)	27					-151,082,885	-151,082,885
Other reserves	28					740,202	740,202
Surplus	29	746,341,823	0	0	0		746,341,823
Total (26 to 29)	30	746,341,823	0	0	0	376,214,317	1,122,556,140

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	526,557,000	548,864	-147,416,291	379,689,573
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	191,338	0	191,338
Net profit for the period	4	0	0	-9,166,594	-9,166,594
Dividends paid for the period	5	0	0	-244,000,000	-244,000,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	249,500,000	249,500,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	526,557,000	740,202	-151,082,885	376,214,317

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

ANNUAL RETURN: NOTES TO FORM 8

I527L PRUDENTIAL ASSURANCE CO. S

Reporting Cycle: 2014 12

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
Capital Contribution Reserve	1	740,202
employee services received for the share-based payments	3	0
The capital contribution reserve comprises the cumulative value of	2	0

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	4,514,515,429	0	0	0		4,514,515,429
Less: Outward reinsurance premiums	2	95,366,421	0	0	0		95,366,421
Investment revenue	3	1,943,223,491	0	0	0	2,684,604	1,945,908,095
Less: Investment expenses	4	77,463,264	0	0	0	395,050	77,858,314
Other income	5	11,102,323	0	0	0	611,916	11,714,239
Total Income (1 to 5)	6	6,296,011,558	0	0	0	2,901,470	6,298,913,028
Gross claims settled	7	2,911,804,351	0	0	0		2,911,804,351
Less: Reinsurance recoveries	8	137,794,080	0	0	0		137,794,080
Management expenses	9	159,359,355	0	0	0	4,438,120	163,797,475
Distribution expenses	10	599,795,657	0	0	0	10,593,687	610,389,344
Increase (decrease) in net policy liabilities	11	2,341,037,170	0	0	0		2,341,037,170
Provision for doubtful debts / bad debts written off on receivables	12	43	0	0	0	25,493	25,536
Taxation expenses	13	73,740,607	0	0	0	-3,021,387	70,719,220
Other expenses	14	15,978,011	0	0	0	32,151	16,010,162
Total Outgo (7 to 14)	15	5,963,921,114	0	0	0	12,068,064	5,975,989,178
NET INCOME (6 - 15)	16	332,090,444	0	0	0	-9,166,594	322,923,850

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2014 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	283	163,866,000	0	45,557,747	306,702	0	31,958,268	0	77,822,717
- Regular Premium	2	180,630	12,536,373,129	306,795,459	2,644,554,976	188,821,810	2,835,394,705	4,341,031,780	46,221,074	4,385,234,935
Endowment										
- Single Premium	3	54,496	560,560,286	0	523,717,659	4,644,021	0	6,144,494	0	534,506,174
- Regular Premium	4	467,560	16,385,154,351	1,695,646,317	10,742,074,941	416,809,394	8,543,166,840	6,419,443,568	12,925,135	9,048,086,198
Term	5	0	0	0	0	0	0	0	0	0
Acccident and Health	6	0	0	0	0	0	0	0	0	0
Annuity	7	1,159	611,981	250,439	102,693,440	745,296	1,160,893	17,562,469	21,178	119,861,490
Others	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	704,128	29,646,565,747	2,002,692,215	14,058,598,763	611,327,223	11,379,722,438	10,816,140,579	59,167,387	14,165,511,514
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term	14	0	0	0	0	0	0	0	0	0
Acccident and Health	15	0	0	0	0	0	0	0	0	0
Annuity	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	704,128	29,646,565,747	2,002,692,215	14,058,598,763	611,327,223	11,379,722,438	10,816,140,579	59,167,387	14,165,511,514

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2014 12

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	283	163,866,000	0	57,467,765	412,144	0	1,719,293	0	59,599,202
- Regular Premium	2	180,630	12,536,373,129	306,795,459	3,979,272,922	240,213,723	3,506,250,209	201,394,860	390,009,069	1,304,640,365
Endowment										
- Single Premium	3	54,496	560,560,286	0	550,269,063	4,883,200	0	878,838	0	556,031,101
- Regular Premium	4	467,560	16,385,154,351	1,695,646,317	13,267,801,589	470,811,620	9,950,183,785	95,675,388	1,345,181,393	5,229,286,205
Term	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0
Annuity	7	1,159	611,981	250,439	108,275,165	807,309	1,264,077	2,228,864	26,529	110,073,790
Others	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	704,128	29,646,565,747	2,002,692,215	17,963,086,504	717,127,996	13,457,698,071	301,897,243	1,735,216,991	7,259,630,663
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term	14	0	0	0	0	0	0	0	0	0
Accident and Health	15	0	0	0	0	0	0	0	0	0
Annuity	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	704,128	29,646,565,747	2,002,692,215	17,963,086,504	717,127,996	13,457,698,071	301,897,243	1,735,216,991	7,259,630,663

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2014 12

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2014 12

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: Singapore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	2,458	4,696,178,118	0	1,176,365,069	65,673,640	0	36,478,291	0	1,278,517,000
- Regular Premium	2	253	51,804,770	2,452,672	16,108,573	660,362	5,174,353	1,415,852	5,815	13,016,249
Endowment										
- Single Premium	3	6,974	200,636,983	0	183,919,651	266,530	0	15,193	0	184,201,374
- Regular Premium	4	4,625	25,935,837	12,887,436	54,845,627	976,690	29,480,785	161,328	46,441	26,549,301
Term	5	109,743	51,357,355,869	92,793,003	510,890,417	35,898,384	761,001,121	47,161,144	208,015,121	40,963,945
Accident and Health	6	2,661,626	57,908,400,877	478,760,683	4,221,653,685	539,105,014	6,517,524,659	573,339,958	1,348,981,775	165,555,773
Annuity	7	7,333	47,046,433	165,273	615,882,434	2,121,391	859,814	28,064,209	0	645,208,220
Others	8	25,552	287,735,771	58,405,733	25,267,506	1,480,936	888,705	3,489,744	0	29,349,481
Total (1 to 8)	9	2,818,564	114,575,094,658	645,464,800	6,804,932,962	646,182,947	7,314,929,437	690,125,719	1,557,049,152	2,383,361,343

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: Singapore Insurance Fund

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

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premuims	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	35,581	814,404,202	0	8,260,226	53,582,585	114,758,885	1,512,768	56,959,293	5,555,987	755,370,972	760,926,959
- Regular Premium	2	284,736	24,125,230,646	562,771,222	3,318,230,226	1,351,822,826	9,355,153,018	134,771,623	4,556,082,338	5,753,995	3,315,530,178	3,321,284,173
Endowment												
- Single Premium	3	465,173	4,670,403,888	0	2,010,170	305,361,991	587,819,630	1,230,803	284,599,242	5,382,576	4,726,504,722	4,731,887,298
- Regular Premium	4	8,540	366,082,856	13,835,024	5,629,745	15,655,818	61,055,196	302,627	39,636,327	169,321	406,854,237	407,023,558
Term	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0	0	0
Total (1 to 8)	9	794,030	29,976,121,592	576,606,246	3,334,130,367	1,726,423,220	10,118,786,729	137,817,821	4,937,277,200	16,861,879	9,204,260,109	9,221,121,988

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: Offshore Insurance Fund

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

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

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: Offshore Insurance Fund

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

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

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating

Description	Row No.	From 01/01/2014 to 31/12/2014		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	19,364,621		19,364,621
Mortality/Morbidity	2	-27,834,037	-55,591,462	27,757,425
Forfeiture/Surrender	3	-149,483,908	-194,909,197	45,425,289
Interest	4	747,872,994	599,533,452	148,339,542
Expense	5	-164,094,217	-163,675,081	-419,136
Change in basis	6	-166,581,648		-166,581,648
Miscellaneous	7	-221,217,344	-185,357,712	-35,859,632
Total (1 to 7)	8			38,026,461

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Participating 2

Description	Row No.	From 01/01/2014 to 31/12/2014		
Sources of net income arising in the year:		Actual	Expected	Actual Less Expected
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Non-Participating

Description	Row No.	From 01/01/2014 to 31/12/2014		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	5,414,445		5,414,445
Mortality/Morbidity	2	-262,145,315	-263,301,142	1,155,827
Forfeiture/Surrender	3	-2,754,500	-21,016,523	18,262,023
Interest	4	308,730,430	29,650,420	279,080,010
Expense	5	-75,469,050	-74,045,726	-1,423,324
Change in basis	6	-150,177,215		-150,177,215
Miscellaneous	7	394,685,238	328,712,970	65,972,268
Total (1 to 7)	8			218,284,034

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: SIF - Investment-Linked

Description	Row No.	From 01/01/2014 to 31/12/2014		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-47,261,661		-47,261,661
Mortality/Morbidity	2	-47,634,965	-59,471,525	11,836,560
Forfeiture/Surrender	3	377,851	936,135	-558,284
Interest	4	5,265,539	104,086	5,161,453
Expense	5	-90,539,428	-85,378,906	-5,160,522
Change in basis	6	-1,051,651		-1,051,651
Miscellaneous	7	256,624,265	143,810,211	112,814,054
Total (1 to 7)	8			75,779,949

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating

Description	Row No.	From 01/01/2014 to 31/12/2014		
Sources of net income arising in the year:		Actual	Expected	Actual Less Expected
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Participating 2

Description	Row No.	From 01/01/2014 to 31/12/2014		
Sources of net income arising in the year:		Actual	Expected	Actual Less Expected
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Non-Participating

Description	Row No.	From 01/01/2014 to 31/12/2014		
Sources of net income arising in the year:		Actual	Expected	Actual Less Expected
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Life: OIF - Investment-Linked

Description	Row No.	From 01/01/2014 to 31/12/2014		
Sources of net income arising in the year:		Actual	Expected	Actual Less Expected
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

ANNUAL RETURN: FORM 16 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

Description	Singapore Insurance Fund	Offshore Insurance Fund
Participating Fund	14,165,511,514	0
Non-Participating Fund	2,383,361,343	0
Investment-Linked Fund	9,221,121,988	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	177,684,720	0
Terminal Bonus	4	104,072,816	0
Total amt to policy owners (1 to 4)	5	281,757,536	0
Allocation to surplus account	6	25,997,049	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Computation of the allocations to policy owners and surplus account as follow:

Total gross allocation: (a) 44,385,674
Policy owners gross allocation: (b) 313,063,928
Surplus account gross allocation: (c) 31,321,746
Policy owner tax: (d) = 10% x (b) 31,306,393
Shareholder tax: (e) = 17% x (c) 5,324,697
Policy owner net allocation: (f) = (b) - (d) 281,757,535
Surplus account net allocation: (g)= (c) - (e) 25,997,049

Remarks:

Row (c) is less than one-ninth of Row (b) as certain group of participating products does not allocate profits to surplus account.

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

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

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

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	0	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	177,684,720	0
Terminal Bonus	4	104,072,816	0
Total amount to policy owners (1 to 4)	5	281,757,536	0
Allocation to surplus account	6	25,997,049	0

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

NoneNone

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating

Reporting Cycle: 2014 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	26,185,619
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	5,408,070,290
Policy liabilities - minimum condition liability	3	6,905,880,851
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	5,408,070,290
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	285,255
(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	285,255
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	5,433,970,654
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	367,560,099
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	367,560,099
Modified minimum condition liability	16	7,627,190,762
Minimum condition liability	17	7,259,630,663
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	9,935,602,079
Higher of 21 or 22:	20	14,165,511,514
Sum of total risk requirement and minimum condition liability of the insurance fund	21	9,319,763,452
Policy liabilities of the insurance fund	22	14,165,511,514
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	367,560,099
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)	34	953,766,952
(a) Specific Risk Requirement	35	476,883,476

(b) General Risk Requirement	36	476,883,476	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		466,402,110
(a) Sum of: (39 + 42)	38	-13,958,643	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	533,360,942	
Debt specific risk requirement	40	170,102,861	
Debt general risk requirement	41	363,258,081	
Liability adjustment requirement in an increasing interest rate environment	42	-547,319,585	
(b) Sum of: (44 + 47)	43	466,402,110	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-193,155,220	
Debt specific risk requirement	45	170,102,861	
Negative of debt general risk requirement	46	-363,258,081	
Liability adjustment requirement in a decreasing interest rate environment	47	659,557,330	
Loan Investment Risk Requirement	48		27,242
Property Risk Requirement	49		6,480,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		237,560,385
Derivative Counterparty Risk Requirement	51		1,665,348
Miscellaneous Risk Requirement	52		25,313,711
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		1,691,215,748
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62		2,058,775,847

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Participating 2

Reporting Cycle: 2014 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	0
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Non-Participating

Reporting Cycle: 2014 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	674,218,050
Less:		
Reinsurance adjustment	6	1,900,501
Financial resource adjustment: (8 to 12)	7	3,628,535
(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	696,865
(d) intangible assets	11	2,931,670
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	668,689,014
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	198,258,861
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	198,258,861
Modified policy liabilities	25	2,581,620,204
Policy Liabilities	26	2,383,361,343
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	1,382,164,204
Sum of total risk requirement and policy liabilities of the insurance fund	29	2,731,886,420
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	198,258,861
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)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	145,452,141
(a) Sum of: (39 + 42)	38	90,875,747
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	217,782,220
Debt specific risk requirement	40	64,873,767
Debt general risk requirement	41	152,908,453
Liability adjustment requirement in an increasing interest rate environment	42	-126,906,473
(b) Sum of: (44 + 47)	43	145,452,141
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-88,034,686
Debt specific risk requirement	45	64,873,767
Negative of debt general risk requirement	46	-152,908,453
Liability adjustment requirement in a decreasing interest rate environment	47	233,486,827
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	143,026
Miscellaneous Risk Requirement	52	4,671,049
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	150,266,216
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	348,525,077

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2014 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	45,938,154
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	2,439,173
(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	695,514
(d) intangible assets	11	1,743,659
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	43,498,981
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	2,128,408
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	2,128,408
Modified policy liabilities	25	9,223,250,396
Policy Liabilities	26	9,221,121,988
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	9,204,260,109
Sum of total risk requirement and policy liabilities of the insurance fund	29	9,234,165,498
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	2,128,408
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)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	4,184,679
(a) Sum of: (39 + 42)	38	4,184,679
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	5,089,511
Debt specific risk requirement	40	1,681,587
Debt general risk requirement	41	3,407,924
Liability adjustment requirement in an increasing interest rate environment	42	-904,832
(b) Sum of: (44 + 47)	43	-515,520
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-1,726,337
Debt specific risk requirement	45	1,681,587
Negative of debt general risk requirement	46	-3,407,924
Liability adjustment requirement in a decreasing interest rate environment	47	1,210,817
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	795,000
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	4,979,679
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	5,935,423
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	5,935,423
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	13,043,510

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating

Reporting Cycle: 2014 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	0
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Participating 2

Reporting Cycle: 2014 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	0
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Non-Participating

Reporting Cycle: 2014 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	0
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62	0

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2014 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	0
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62	0

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

PACS Par fund invests in equity futures, which are classified under "other invested assets" in Form 1, but the specific risk charge is calculated under equity investments specific risk requirement (tab "E2" of the asset template). Hence, equity investments specific risk requirement is not 8% of equity securities in Form 1.

ANNUAL RETURN: FORM 22 - STATEMENT IN RELATION TO TOTAL RISK REQUIREMENT OF ASSETS AND LIABILITIES OF LICENSED INSURER THAT DO NOT BELONG TO ANY INSURANCE FUND ESTABLISHED AND MAINTAINED UNDER THE ACT

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Description	Row No.	Amount
(i) Total Risk Requirement		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
Total C1 Requirement (1 + 10 + 17)	20	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	2,495,274
(a) Specific Risk Requirement	22	1,247,637
(b) General Risk Requirement	23	1,247,637
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	2,257,758
(a) Sum of: (26 + 29)	25	2,257,758
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	2,257,758
Debt specific risk requirement	27	745,969
Debt general risk requirement	28	1,511,789
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-765,820
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	-765,820
Debt specific risk requirement	32	745,969

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Negative of debt general risk requirement	33	-1,511,789
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	220,161
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	2,531,909
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	7,505,102
Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	7,505,102

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL

ANNUAL RETURN

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

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	720,156,204
Balances in the surplus account of each participating fund	2	26,185,619
Paid-up ordinary share capital	3	526,557,000
Unappropriated profits (losses)	4	-151,082,885
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	1,900,501
Financial resource adjustment: (10 to 14)	9	311,131,984
(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	1,845,982
(d) intangible assets	13	309,286,002
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	808,783,453
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	4,341,197,161
Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21	5,149,980,614
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	2,420,344,434
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	7,505,102
Total Risk Requirement of Licensed Insurer (22 to 23)	24	2,427,849,536
CAPITAL ADEQUACY RATIO (21/24)	25	212.12 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I527L PRUDENTIAL ASSURANCE CO. SINGAPORE (PTE) LTD

Reporting Cycle: 2014 12

NIL