

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	5,825,983
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	22,867
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	11
Other assets	1J	14	19,166
Total Assets (1 to 14)		15	5,868,027
LIABILITIES			
Policy liabilities	1K	16	5,848,990
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	19,037
Others	1M	23	0
Total Liabilities (16 to 23)		24	5,868,027
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	793,209
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	2,173,873
Other assets	1J	14	0
Total Assets (1 to 14)		15	2,967,082
LIABILITIES			
Policy liabilities	1K	16	6,599
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	36,326
Others	1M	23	200,123
Total Liabilities (16 to 23)		24	243,048
SURPLUS (15 - 24)	1N	25	2,724,034

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	9,037,094
Land and buildings	1C	3	0
Loans	1D	4	163,715
Cash and deposits		5	905,567
Other invested assets	1E	6	0
Investment income due or accrued		7	5,692
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	68,980
Income tax recoverables		11	167,787
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	10,348,835
LIABILITIES			
Policy liabilities	1K	16	5,610,098
Other liabilities:			
Outstanding claims		17	278,186
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	10,776
Others	1M	23	34,257
Total Liabilities (16 to 23)		24	5,933,317
SURPLUS (15 - 24)	1N	25	4,415,518

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	1,858,297,790
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	22,864,750
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	5,970,146
Total Assets (1 to 14)		15	1,887,132,686
LIABILITIES			
Policy liabilities	1K	16	1,883,443,474
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	3,688,889
Others	1M	23	323
Total Liabilities (16 to 23)		24	1,887,132,686
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	88,676,742
Land and buildings	1C	3	0
Loans	1D	4	1,631,354
Cash and deposits		5	25,229,255
Other invested assets	1E	6	0
Investment income due or accrued		7	253,195
Outstanding premiums and agents' balances	1F	8	611,268
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	935,971
Income tax recoverables		11	5,400
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	6,820,582
Other assets	1J	14	107,427
Total Assets (1 to 14)		15	124,271,194
LIABILITIES			
Policy liabilities	1K	16	79,191,411
Other liabilities:			
Outstanding claims		17	5,897,606
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	290,577
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	3,591,288
Others	1M	23	22,839,479
Total Liabilities (16 to 23)		24	111,810,361
SURPLUS (15 - 24)	1N	25	12,460,833

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	629,491,420
Debt securities	1B	2	1,394,377,126
Land and buildings	1C	3	0
Loans	1D	4	57,151,307
Cash and deposits		5	28,468,963
Other invested assets	1E	6	0
Investment income due or accrued		7	2,431,859
Outstanding premiums and agents' balances	1F	8	6,574,105
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	331,348
Income tax recoverables		11	11,412,928
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	200,381
Other assets	1J	14	247,034
Total Assets (1 to 14)		15	2,130,686,471
LIABILITIES			
Policy liabilities	1K	16	2,059,391,395
Other liabilities:			
Outstanding claims		17	40,010,920
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	357,019
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	2,999,928
Others	1M	23	22,145,618
Total Liabilities (16 to 23)		24	2,124,904,880
SURPLUS (15 - 24)	1N	25	5,781,591

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

Unlisted	Amount
0	0
5,825,983	5,825,983
	5,825,983

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

Unlisted	Amount
0	0
0	0
	0

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

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

Unlisted	Amount
0	0
0	0
	0

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

Unlisted	Amount
0	0
0	0
	0

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

Unlisted	Amount
0	0
1,858,297,790	1,858,297,790
	1,858,297,790

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

Unlisted	Amount
0	0
0	0
	0

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Listed
Equity securities other than collective investment schemes	1	629,491,420
Collective investment schemes	2	0
Total (1 to 2) = Row 1 of Form 1	3	

Unlisted	Amount
0	629,491,420
0	0
	629,491,420

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

Unlisted	Amount
0	0
0	0
	0

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

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 1B - INVESTMENT IN DEBT SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

Description	Row No.	Amount
Government debt securities	1	5,798,770
Qualifying debt securities	2	2,811,649
Other debt securities	3	426,675
Total (1 to 3) = Row 2 of Form 1	4	9,037,094

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - 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 1B - INVESTMENT IN DEBT SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	32,736,348
Qualifying debt securities	2	33,847,552
Other debt securities	3	22,092,842
Total (1 to 3) = Row 2 of Form 1	4	88,676,742

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	763,431,096
Qualifying debt securities	2	242,726,661
Other debt securities	3	388,219,369
Total (1 to 3) = Row 2 of Form 1	4	1,394,377,126

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

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 1C - INVESTMENT IN LAND AND BUILDINGS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOAN

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

Provision for Doubtful Loans	Amount
0	0
0	0
0	0
0	0
	0

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOAN

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

Provision for Doubtful Loans	Amount
0	0
0	0
0	0
0	0
	0

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOAN

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

Description	Row No.	Amount Outstanding
Policy loans	1	163,715
Mortgage loans	2	0
Other secured loans	3	0
Unsecured loans	4	0
Total (1 to 4) = Row 4 of Form 1	5	

Provision for Doubtful Loans	Amount
0	163,715
0	0
0	0
0	0
	163,715

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOAN

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

Provision for Doubtful Loans	Amount
0	0
0	0
0	0
0	0
	0

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOAN

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

Provision for Doubtful Loans	Amount
0	0
0	0
0	0
0	0
	0

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOAN

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding
Policy loans	1	1,631,354
Mortgage loans	2	0
Other secured loans	3	0
Unsecured loans	4	0
Total (1 to 4) = Row 4 of Form 1	5	

Provision for Doubtful Loans	Amount
0	1,631,354
0	0
0	0
0	0
	1,631,354

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOAN

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount Outstanding
Policy loans	1	57,151,307
Mortgage loans	2	0
Other secured loans	3	0
Unsecured loans	4	0
Total (1 to 4) = Row 4 of Form 1	5	

Provision for Doubtful Loans	Amount
0	57,151,307
0	0
0	0
0	0
	57,151,307

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOAN

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

Provision for Doubtful Loans	Amount
0	0
0	0
0	0
0	0
	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Investment-Linked

Reporting Cycle: 200712

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Non-Participating

Reporting Cycle: 200712

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
Other invested assets excluding derivatives			

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating

Reporting Cycle: 200712

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
Other invested assets excluding derivatives			

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating 2

Reporting Cycle: 200712

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
Other invested assets excluding derivatives			

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Investment-Linked

Reporting Cycle: 200712

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
Other invested assets excluding derivatives			

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Non-Participating

Reporting Cycle: 200712

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
Other invested assets excluding derivatives			

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating

Reporting Cycle: 200712

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
Other invested assets excluding derivatives			

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating 2

Reporting Cycle: 200712

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
Other invested assets excluding derivatives			

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Investment-Linked

Reporting Cycle: 200712

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

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Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	0

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Non-Participating

Reporting Cycle: 200712

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

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Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	0

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating

Reporting Cycle: 200712

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

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Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	0

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating 2

Reporting Cycle: 200712

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

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Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	0

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Investment-Linked

Reporting Cycle: 200712

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

Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	0

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Non-Participating

Reporting Cycle: 200712

Description	Row No.	
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	530,044
Above 3 months but not exceeding 6 months	3	16,449
Above 6 months but not exceeding 12 months	4	64,775
Above 12 months	5	0
Gross total (2 to 5)	6	611,268
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	611,268
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 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	611,268

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating

Reporting Cycle: 200712

Description	Row No.	
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 3 months	2	6,174,437
Above 3 months but not exceeding 6 months	3	96,913
Above 6 months but not exceeding 12 months	4	302,755
Above 12 months	5	0
Gross total (2 to 5)	6	6,574,105
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	6,574,105
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 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	6,574,105

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating 2

Reporting Cycle: 200712

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

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Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	0

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: OIF - Non-Participating**

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: OIF - Participating**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	68,980
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	68,980
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	68,980

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: OIF - Participating 2**

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: SIF - Non-Participating**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	935,971
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	935,971
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	935,971

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	331,348
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	331,348
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	331,348

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	11
Total (1 to 3) = Row 13 of Form 1	4	11

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	2,173,873
Total (1 to 3) = Row 13 of Form 1	4	2,173,873

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	1,541,360
Balances due from other insurance funds established and maintained under the Act	3	5,279,222
Total (1 to 3) = Row 13 of Form 1	4	6,820,582

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	200,381
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	200,381

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
O/S SALE RECEIVABLE	1	16,721
FUND INVESTED SUMMARY	2	2,445
Total = Row 14 of Form 1	26	19,166

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
O/S SALE RECEIVABLE	1	3,937,698
FUND INVESTED SUMMARY	2	2,032,448
Total = Row 14 of Form 1	26	5,970,146

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No.	Amount
MISCELLANEOUS A/C RECEIVABLES	1	107,427
Total = Row 14 of Form 1	26	107,427

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No.	Amount
MISCELLANEOUS A/C RECEIVABLES	1	247,034
Total = Row 14 of Form 1	26	247,034

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No.	Amount
Total assets	1	10,348,835
Balance in the surplus account	2	4,415,518
Other liabilities	3	323,219
Policy assets (1 - 2 - 3)	4	5,610,098
Sum of liability in respect of each policy of the participating fund	5	5,610,098
Minimum condition liability	6	3,629,353
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	5,610,098

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	2,130,686,471
Balance in the surplus account	2	5,781,591
Other liabilities	3	65,513,485
Policy assets (1 - 2 - 3)	4	2,059,391,395
Sum of liability in respect of each policy of the participating fund	5	2,059,391,395
Minimum condition liability	6	969,997,797
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	2,059,391,395

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

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	19,037
Total (1 to 3) = Row 22 of Form 1	4	19,037

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	36,326
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	36,326

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	722
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	10,054
Total (1 to 3) = Row 22 of Form 1	4	10,776

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	3,688,889
Total (1 to 3) = Row 22 of Form 1	4	3,688,889

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	352,888
Balances due to overseas branches / related corporations	2	1,086,606
Balances due to other insurance funds established and maintained under the Act	3	2,151,794
Total (1 to 3) = Row 22 of Form 1	4	3,591,288

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	474,430
Balances due to overseas branches / related corporations	2	942,167
Balances due to other insurance funds established and maintained under the Act	3	1,583,331
Total (1 to 3) = Row 22 of Form 1	4	2,999,928

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No.	Amount
ACCRUED EXPENSES	1	154,050
PREMIUM CLEARING	2	18,698
AGENT BALANCES-NET	3	25,910
PROVISION FOR TAX	4	1,465
Total = Row 23 of Form 1	26	200,123

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No.	Amount
ACCRUED EXPENSES	1	21,943
PREPAID PREMIUM	2	308
AGENT BALANCES-NET	3	289
PROVISION FOR TAX	4	11,717
Total = Row 23 of Form 1	26	34,257

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
ACCRUED EXPENSES	1	323
Total = Row 23 of Form 1	26	323

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No.	Amount
ACCRUED EXPENSES	1	6,811,702
PREPAID PREMIUM	2	178,899
PREMIUM CLEARING	3	3,230,724
AGENT BALANCES-NET	4	6,112,176
PROVISION FOR TAX	5	6,505,978
Total = Row 23 of Form 1	26	22,839,479

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No.	Amount
ACCRUED EXPENSES	1	9,217,451
PREPAID PREMIUM	2	3,879,627
PREMIUM CLEARING	3	5,009,885
AGENT BALANCES-NET	4	4,038,655
Total = Row 23 of Form 1	26	22,145,618

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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 1N - SURPLUS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	0
Net income	2	-275,966
Transfer (to) from head office / shareholders fund	3	3,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	2,724,034

ANNUAL RETURN: ANNEX 1N - SURPLUS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	4,293,474
Net income	2	164,473
Transfer (to) from head office / shareholders fund	3	-42,429
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	4,415,518

ANNUAL RETURN: ANNEX 1N - SURPLUS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - 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 1N - SURPLUS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	30,804,598
Net income	2	3,570,254
Transfer (to) from head office / shareholders fund	3	-21,914,019
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	12,460,833

ANNUAL RETURN: ANNEX 1N - SURPLUS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	5,248,066
Net income	2	5,781,591
Transfer (to) from head office / shareholders fund	3	-5,248,066
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	5,781,591

ANNUAL RETURN: ANNEX 1N - SURPLUS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

Amount
0
0
0
0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

Amount
0
0
0
0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

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

Amount
0
0
0
0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

Amount
0
0
0
0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

Amount
0
0
0
0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

Amount
0
0
0
0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

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

Amount
0
0
0
0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

Amount
0
0
0
0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

ANNUAL RETURN: NOTES TO FORM 1

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

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

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0
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ANNUAL RETURN: NOTES TO FORM 1

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: NOTES TO FORM 1

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

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

ANNUAL RETURN: NOTES TO FORM 1

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

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

ANNUAL RETURN: NOTES TO FORM 1

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

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

ANNUAL RETURN: NOTES TO FORM 1

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

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

ANNUAL RETURN: NOTES TO FORM 1

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

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

ANNUAL RETURN: NOTES TO FORM 1

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

In the annual financial statements, the Company had recognised a deferred tax liability of \$158M in relation to the future distributable Par Fund surplus. This deferred tax liability is reclassified to policy liabilities in the MAS returns per the directive from the Authority.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	6,072,868
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	8,451
Less: Investment expenses		4	19,201
Other income	2D	5	0
Total Income (1 to 5)		6	6,062,118
Gross claims settled	2E	7	3,221
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	5,848,990
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	209,907
Total Outgo (7 to 14)		15	6,062,118
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	90,986
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	4,547
Less: Investment expenses		4	0
Other income	2D	5	133,590
Total Income (1 to 5)		6	229,123
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	25,144
Distribution expenses	2G	10	466,666
Increase (decrease) in net policy liabilities	2H	11	6,599
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	1,465
Other expenses	2I	14	5,215
Total Outgo (7 to 14)		15	505,089
Net Income (6 - 15)	2J	16	(275,966)

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	4,318
Investment revenue	2C	3	831,140
Less: Investment expenses		4	25,381
Other income	2D	5	0
Total Income (1 to 5)		6	801,441
Gross claims settled	2E	7	1,438,823
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	4,256
Distribution expenses	2G	10	290
Increase (decrease) in net policy liabilities	2H	11	(1,708,230)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	234,787
Other expenses	2I	14	667,042
Total Outgo (7 to 14)		15	636,968
Net Income (6 - 15)	2J	16	164,473

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

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

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	684,834,947
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	368,206,571
Less: Investment expenses		4	2,995,763
Other income	2D	5	0
Total Income (1 to 5)		6	1,050,045,755
Gross claims settled	2E	7	361,149,234
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	25,681
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	660,662,861
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	28,207,979
Total Outgo (7 to 14)		15	1,050,045,755
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	60,939,296
Less: Outward reinsurance premiums	2B	2	5,711,067
Investment revenue	2C	3	7,744,051
Less: Investment expenses		4	207,292
Other income	2D	5	49,482,338
Total Income (1 to 5)		6	112,247,326
Gross claims settled	2E	7	80,473,438
Less: Reinsurance recoveries		8	4,388,353
Management expenses	2F	9	13,591,389
Distribution expenses	2G	10	77,467,859
Increase (decrease) in net policy liabilities	2H	11	(62,349,433)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(1,504,811)
Other expenses	2I	14	5,386,983
Total Outgo (7 to 14)		15	108,677,072
Net Income (6 - 15)	2J	16	3,570,254

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	258,632,480
Less: Outward reinsurance premiums	2B	2	825,365
Investment revenue	2C	3	202,203,306
Less: Investment expenses		4	2,950,307
Other income	2D	5	623,514
Total Income (1 to 5)		6	457,683,628
Gross claims settled	2E	7	149,167,650
Less: Reinsurance recoveries		8	1,469,767
Management expenses	2F	9	11,667,709
Distribution expenses	2G	10	36,683,314
Increase (decrease) in net policy liabilities	2H	11	259,331,227
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(5,644,708)
Other expenses	2I	14	2,166,612
Total Outgo (7 to 14)		15	451,902,037
Net Income (6 - 15)	2J	16	5,781,591

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	6,050,808
Regular premiums - new business	2	22,060
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	6,072,868
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	6,072,868

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	34,919
Regular premiums - renewal business	3	56,067
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	90,986
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	90,986

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	665,658,501
Regular premiums - new business	2	2,543,722
Regular premiums - renewal business	3	16,632,724
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	684,834,947
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	684,834,947

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	-53,707
Regular premiums - new business	2	12,373,365
Regular premiums - renewal business	3	48,619,638
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	60,939,296
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	60,939,296

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	70,673,267
Regular premiums - new business	2	26,168,278
Regular premiums - renewal business	3	161,790,935
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	258,632,480
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	258,632,480

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

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	4,318
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	4,318

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	5,711,067
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	5,711,067

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	825,365
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	825,365

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	18,588	18,588
Debt securities	2	0	0	-10,148	-10,148
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	11	0	0	11
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				8,451

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	4,547	0	0	4,547
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				4,547

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	446,762	-15,768	347,480	778,474
Land and Buildings	3	0	0	0	0
Loans	4	14,678	0	0	14,678
Cash and deposits	5	31,733	7	6,253	37,993
Other invested assets	6	0	-5	0	-5
Total (1 to 6) = Row 3 of Form 2	7				831,140

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	650,589	16,404,716	382,101,163	399,156,468
Debt securities	2	389,601	4,509,915	-35,023,599	-30,124,083
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	76,308	0	0	76,308
Other invested assets	6	0	-902,122	0	-902,122
Total (1 to 6) = Row 3 of Form 2	7				368,206,571

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	4,823,650	80,430	930,202	5,834,282
Land and Buildings	3	0	0	0	0
Loans	4	96,071	0	0	96,071
Cash and deposits	5	596,876	-36	1,219,698	1,816,538
Other invested assets	6	734	-3,574	0	-2,840
Total (1 to 6) = Row 3 of Form 2	7				7,744,051

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	22,509,679	139,360,154	-20,591,148	141,278,685
Debt securities	2	44,424,171	1,170,500	10,117,224	55,711,895
Land and Buildings	3	0	0	0	0
Loans	4	3,711,277	0	0	3,711,277
Cash and deposits	5	1,138,499	0	313,436	1,451,935
Other invested assets	6	32,097	17,417	0	49,514
Total (1 to 6) = Row 3 of Form 2	7				202,203,306

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: SIF - Participating 2**

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	163,185	0	238,567	401,752
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	11,355	0	0	11,355
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	174,540	0	238,567	413,107

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

Description	Row No.	Amount
Mortality fees and charges	1	91,767
Management fee income	2	37,334
Other income	3	4,489
Total = Row 5 of Form 2	26	133,590

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount
Mortality fees and charges	1	28,233,622
Management fee income	2	17,380,470
Other income	3	3,868,246
Total = Row 5 of Form 2	26	49,482,338

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Other income	1	623,514
Total = Row 5 of Form 2	26	623,514

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	3,221
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	3,221

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	1,226,491
Surrenders	4	212,332
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	1,438,823

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	4,164,482
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	356,984,752
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	361,149,234

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	5,291,587
Accident and health benefits other than total permanent disability and critical illness	2	1,249,097
Maturity / anticipated endowment	3	71,009,504
Surrenders	4	951,435
Annuities	5	0
Cash bonuses	6	-813
Others	7	1,972,628
Total (1 to 7) = Row 7 of Form 2	8	80,473,438

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	8,633,405
Accident and health benefits other than total permanent disability and critical illness	2	3,740,256
Maturity / anticipated endowment	3	99,819,501
Surrenders	4	37,287,912
Annuities	5	0
Cash bonuses	6	43,032
Others	7	-356,456
Total (1 to 7) = Row 7 of Form 2	8	149,167,650

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: OIF - Investment-Linked**

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: OIF - Non-Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	13,547
Office rent	2	1,643
Head office / parent company expenses	3	2,060
Directors' fees	4	51
Audit fees	5	424
Managing agent's fees	6	0
Repairs and maintenance	7	727
Public utilities	8	528
Printing, stationery and periodicals	9	3,172
Postage, telephone and telex charges	10	499
Computer charges	11	667
Hire of office equipment	12	82
Licence and association fees	13	248
Advertising and subscriptions	14	967
Entertainment	15	116
Travelling expenses	16	413
Total = Row 9 of Form 2	27	25,144

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: OIF - Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	3,052
Office rent	2	225
Head office / parent company expenses	3	478
Directors' fees	4	9
Audit fees	5	41
Managing agent's fees	6	0
Repairs and maintenance	7	80
Public utilities	8	40
Printing, stationery and periodicals	9	59
Postage, telephone and telex charges	10	89
Computer charges	11	68
Hire of office equipment	12	19
Licence and association fees	13	53
Advertising and subscriptions	14	7
Entertainment	15	8
Travelling expenses	16	28
Total = Row 9 of Form 2	27	4,256

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: OIF - Participating 2**

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - 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	25,681
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	25,681

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: SIF - Non-Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	9,091,066
Office rent	2	654,841
Head office / parent company expenses	3	868,822
Directors' fees	4	20,576
Audit fees	5	127,828
Managing agent's fees	6	0
Repairs and maintenance	7	156,236
Public utilities	8	121,215
Printing, stationery and periodicals	9	767,083
Postage, telephone and telex charges	10	338,678
Computer charges	11	257,879
Hire of office equipment	12	34,730
Licence and association fees	13	121,624
Advertising and subscriptions	14	893,307
Entertainment	15	42,051
Travelling expenses	16	95,453
Total = Row 9 of Form 2	27	13,591,389

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: SIF - Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	8,215,905
Office rent	2	596,325
Head office / parent company expenses	3	1,045,621
Directors' fees	4	21,364
Audit fees	5	112,942
Managing agent's fees	6	0
Repairs and maintenance	7	198,464
Public utilities	8	108,947
Printing, stationery and periodicals	9	381,561
Postage, telephone and telex charges	10	224,318
Computer charges	11	201,186
Hire of office equipment	12	38,379
Licence and association fees	13	117,361
Advertising and subscriptions	14	294,428
Entertainment	15	29,714
Travelling expenses	16	81,194
Total = Row 9 of Form 2	27	11,667,709

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: SIF - Participating 2**

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

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Other expenses	1	121,380
Bid offer charges& policy fees	2	88,527
Total = Row 14 of Form 2	26	209,907

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Depreciation of fixed assets	1	2,735
Consultant fee	2	137
Bank charges	3	1,325
Medical report fee	4	2
GST	5	687
Legal	6	9
Other expenses	7	320
Total = Row 14 of Form 2	26	5,215

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No.	Amount
Depreciation of fixed assets	1	676
Consultant fee	2	15
Bank charges	3	32
GST	4	97
Legal	5	6
Other expenses	6	666,216
Total = Row 14 of Form 2	26	667,042

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Other expenses	1	3,661,972
Bid offer charges& policy fees	2	24,546,007
Total = Row 14 of Form 2	26	28,207,979

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Depreciation of fixed assets	1	1,279,875
Consultant fee	2	50,086
Bank charges	3	198,243
Medical report fee	4	123,629
GST	5	371,060
Legal	6	15,308
Other expenses	7	3,348,782
Total = Row 14 of Form 2	26	5,386,983

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No.	Amount
Depreciation of fixed assets	1	1,392,877
Consultant fee	2	40,357
Bank charges	3	222,842
Medical report fee	4	238,783
GST	5	199,451
Legal	6	17,252
Other expenses	7	55,050
Total = Row 14 of Form 2	26	2,166,612

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

1522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

#MULTIVALUE

Description	Row No.	Critical Illness	Critical Illness	Disability	Disability	Hospital Cash	Hospital Cash	Medical Expense	Medical Expense	Personal Accidents	Personal Accidents	Total	Total
		Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual
A. PREMIUMS													
Gross premiums	1	0	17,627,795	0	2,229,973	0	3,985,029	0	0	0	867,467	0	24,710,264
Reinsurance ceded	2	0	884,193	0	475,108	0	1,237,435	0	0	0	186,564	0	2,783,300
Net premiums written (1 - 2)	3	0	16,743,602	0	1,754,865	0	2,747,594	0	0	0	680,903	0	21,926,964
Premium liabilities at beginning of period	4	0	32,153,788	0	664,814	0	1,405,140	0	0	0	142,288	0	34,366,030
Premium liabilities at end of period	5	0	69,777,098	0	608,427	0	1,436,727	0	0	0	137,856	0	71,960,108
Premium earned during the period (3 + 4 - 5)	6	0	-20,879,708	0	1,811,252	0	2,716,007	0	0	0	685,335	0	-15,667,114
B. CLAIMS													
Gross claims settled	7	0	4,189,654	0	1,082,098	0	1,049,148	0	0	0	125,966	0	6,446,866
Reinsurance recoveries	8	0	719,168	0	31,897	0	1,014,561	0	0	0	0	0	1,765,626
Net claims settled (7 - 8)	9	0	3,470,486	0	1,050,201	0	34,587	0	0	0	125,966	0	4,681,240
Claim liabilities at end of period	10	0	1,280,808	0	169,117	0	259,295	0	0	0	8,611	0	1,717,831
Claim liabilities at beginning of period	11	0	149,136	0	428,678	0	390,813	0	0	0	36,765	0	1,005,392
Net claims incurred (9 + 10 - 11)	12	0	4,602,158	0	790,640	0	-96,931	0	0	0	97,812	0	5,393,679
C. MANAGEMENT EXPENSES													
Management expenses	13	0	808,489	0	171,635	0	921,706	0	0	0	62,991	0	1,964,821
D. DISTRIBUTION EXPENSES													
Commissions	14	0	3,823,500	0	267,736	0	1,044,742	0	0	0	94,792	0	5,230,770
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	0	3,823,500	0	267,736	0	1,044,742	0	0	0	94,792	0	5,230,770
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	0	-30,113,855	0	581,241	0	846,490	0	0	0	429,740	0	-28,256,384
F. NET INVESTMENT INCOME	19	0	0	0	0	0	0	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)	20	0	-30,113,855	0	581,241	0	846,490	0	0	0	429,740	0	-28,256,384
H. OTHERS													
Number of policies in force	21	0	0	0	208	0	7,296	0	0	0	0	0	7,504
Number of lives covered under policies in force	22	0	63,636	0	22,533	0	10,495	0	0	0	6,946	0	103,610
Number of claims registered	23	0	73	0	32	0	378	0	0	0	26	0	509

ANNUAL RETURN: NOTES TO FORM 7(b)

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Note 1 - Items in this Form may be allocated according to a reasonable basis used by the licensed insurer. The bases used shall be stated as a Note to this Form.

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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I522L MANULIFE (SINGAPORE) PTE. LTD.**Reporting Cycle: 2007 12**

Description	Row No.	Amount
		'000 (in foreign currency)
Life Business		
1. Policy liabilities	1	
General Business		
1. Net premiums written	2	
2. Premium liabilities	3	
3. Claim liabilities	4	
Shareholders fund		
1. Paid-up capital	5	
2. Unappropriated profits (losses)	6	
3. Reserves - Capital	7	
General	8	
Others*	9	
Total (5 to 9)	10	

ANNUAL RETURN: NOTES TO FORM 10

Reporting Cycle:

Note 1 - Breakdown of "Others"	Row No.	Amount
Total		

ANNUAL RETURN: FORM 10 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Investment-Linked

Reporting Cycle: 2007 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	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)

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

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

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

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

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

**B. Component 2 Requirement - Investment Risks and Risks arising
from Interest Rate Sensitivity and Foreign Currency Mismatch
between Asset and Liabilities**

Equity Investment Risk Requirement (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

14		0
15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	5,848,990	
26	5,848,990	
27	0	
28	2,756,949	
29	5,848,990	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	

(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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Non-Participating

Reporting Cycle: 2007 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	2,724,034
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	2,724,034
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

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

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

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

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities

Equity Investment Risk Requirement (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(c) Sum of (30 + 43)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	6,599	
26	6,599	
27	0	
28	0	
29	182,553	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		61
38	54	

(a) Sum of: (39 + 42)	38	-51
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	-51
(b) Sum of: (44 + 47)	43	61
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	61
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	175,893
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	175,954
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	175,954

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating

Reporting Cycle: 2007 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	4,415,518
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	1,052,549
Policy liabilities - minimum condition liability	3	1,980,745
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	1,052,549
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	5,468,067
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

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

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

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

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities

Equity Investment Risk Requirement (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(c) Sum of (38 + 43)

15	0	
16	3,629,353	
17	3,629,353	
18	0	
19	2,972,754	
20	5,610,098	
21	3,873,196	
22	5,610,098	
23		0
24	0	
25	0	
26	0	
27	0	
28	0	
29	0	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		226,045
38	226,045	

(a) Sum of: (39 + 42)	38	220,040
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	273,528
Debt specific risk requirement	40	61,805
Debt general risk requirement	41	211,723
Liability adjustment requirement in an increasing interest rate environment	42	-47,483
(b) Sum of: (44 + 47)	43	-101,088
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-149,918
Debt specific risk requirement	45	61,805
Negative of debt general risk requirement	46	-211,723
Liability adjustment requirement in a decreasing interest rate environment	47	48,830
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	17,798
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	243,843
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	243,843

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: OIF - Participating 2

Reporting Cycle: 2007 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund		
(1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

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

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

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

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities

Equity Investment Risk Requirement (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(c) Sum of (38 + 43)

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Investment-Linked

Reporting Cycle: 2007 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund		
(1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

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

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

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

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities

Equity Investment Risk Requirement (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(c) Sum of (38 + 43)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	1,883,443,474	
26	1,883,443,474	
27	0	
28	1,790,853,471	
29	1,883,443,474	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		0
38	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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Non-Participating

Reporting Cycle: 2007 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	12,460,833
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	12,460,833
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

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

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

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

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities

Equity Investment Risk Requirement (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(c) Sum of (30 + 43)

15	0	
16	0	
17	0	
18	0	
19	0	
20	0	
21	0	
22	0	
23		0
24	0	
25	79,191,411	
26	79,191,411	
27	0	
28	52,979,114	
29	83,945,909	
30		0
31	0	
32	0	
33		0
34		0
35	0	
36	0	
37		2,939,445
38	1,847,955	

(a) Sum of: (39 + 42)	38	1,047,855
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	4,354,439
Debt specific risk requirement	40	2,088,427
Debt general risk requirement	41	2,266,012
Liability adjustment requirement in an increasing interest rate environment	42	-2,706,584
(b) Sum of: (44 + 47)	43	2,939,445
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-177,585
Debt specific risk requirement	45	2,088,427
Negative of debt general risk requirement	46	-2,266,012
Liability adjustment requirement in a decreasing interest rate environment	47	3,117,030
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	736,672
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	3,676,117
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	1,078,382
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	1,078,382
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62	4,754,499

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating

Reporting Cycle: 2007 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	5,781,591
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	886,571,008
Policy liabilities - minimum condition liability	3	1,089,393,598
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	886,571,008
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	892,352,599
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

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

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

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

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities

Equity Investment Risk Requirement (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(c) Sum of (38 + 43)

15	0	
16	969,997,797	
17	969,997,797	
18	0	
19	1,238,005,791	
20	2,059,391,395	
21	1,137,079,255	
22	2,059,391,395	
23		0
24	0	
25	0	
26	0	
27	0	
28	0	
29	0	
30		0
31	0	
32	0	
33		0
34		100,718,628
35	50,359,314	
36	50,359,314	
37		64,470,771
38	17,084,848	

(a) Sum of: (39 + 42)	38	17,001,818
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	80,206,892
Debt specific risk requirement	40	34,414,331
Debt general risk requirement	41	45,792,561
Liability adjustment requirement in an increasing interest rate environment	42	-63,145,074
(b) Sum of: (44 + 47)	43	64,470,771
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-11,378,230
Debt specific risk requirement	45	34,414,331
Negative of debt general risk requirement	46	-45,792,561
Liability adjustment requirement in a decreasing interest rate environment	47	75,849,001
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	1,892,060
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	167,081,459
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	167,081,459

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Life: SIF - Participating 2

Reporting Cycle: 2007 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund		
(1 + 2 + 5 - 6 - 7)	13	0
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement:		

(a) Policy Liability Risk Requirement:

(zero or 16 - 17, whichever is higher)

Modified minimum condition liability

Minimum condition liability

(b) Surrender Value Condition Risk Requirement:

(zero or 19 - 20, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

Higher of 21 or 22:

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

Policy liabilities of the insurance fund

Life Insurance Risk Requirement

(other than participating fund) (24 + 27)

(a) Policy Liability Risk Requirement:

(zero or 25 - 26, whichever is higher)

Modified policy liabilities

Policy Liabilities

(b) Surrender Value Condition Risk Requirement:

(zero or 28 - 29, whichever is higher)

Aggregate of surrender values of policies of the insurance fund

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

General Insurance Risk Requirement

(for general business): (31 to 32)

(a) Premium liability risk requirement

(b) Claim liability risk requirement

Total C1 Requirement (14 + 23 + 30)

B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities

Equity Investment Risk Requirement (35 to 36)

(a) Specific Risk Requirement

(b) General Risk Requirement

Debt Investment and Duration Mismatch Risk Requirement:

(38 or 43, whichever is higher)

(c) Sum of (38 + 43)

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

(a) Sum of: (39 + 42)	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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

ANNUAL RETURN

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	15,184,867
Balances in the surplus account of each participating fund	2	10,197,109
Paid-up ordinary share capital	3	90,254,400
Unappropriated profits (losses)	4	4,527,917
Surpluses of Overseas Branch Operations	5	0
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	0
Financial resource adjustment: (10 to 14)	9	13,553,016
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	0
(b) charged assets	11	0
(c) deferred tax assets	12	0
(d) intangible assets	13	13,553,016

(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	106,611,277
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	887,623,557
Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21	994,234,834
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	172,255,755
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	6,583,776
Total Risk Requirement of Licensed Insurer (22 to 23)	24	178,839,531
CAPITAL ADEQUACY RATIO (21/24)	25	555.94 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

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 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	153,083
First period commissions - regular premium	2	50,331
Renewal commissions	3	12,111
Group business:		
Commissions	4	0
Overriding commissions	5	102,872
Production and other bonuses	6	102,918
Trailer fees	7	0
Cost of benefits and services	8	27,545
Other cash payments	9	17,806
Total distribution cost excluding reinsurance commissions (1 to 9)	10	466,666
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	466,666

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	1
Other cash payments	9	289
Total distribution cost excluding reinsurance commissions (1 to 9)	10	290
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	290

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - 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 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	14,071,204
First period commissions - regular premium	2	9,137,037
Renewal commissions	3	17,162,970
Group business:		
Commissions	4	0
Overriding commissions	5	10,695,014
Production and other bonuses	6	18,345,319
Trailer fees	7	77,906
Cost of benefits and services	8	4,073,855
Other cash payments	9	3,904,554
Total distribution cost excluding reinsurance commissions (1 to 9)	10	77,467,859
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	77,467,859

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	1,668,532
First period commissions - regular premium	2	9,167,131
Renewal commissions	3	7,679,385
Group business:		
Commissions	4	0
Overriding commissions	5	7,026,725
Production and other bonuses	6	7,376,013
Trailer fees	7	0
Cost of benefits and services	8	2,119,872
Other cash payments	9	1,645,656
Total distribution cost excluding reinsurance commissions (1 to 9)	10	36,683,314
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	36,683,314

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	5,848,990
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	5,848,990

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	6,599
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	6,599

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	5,610,098
Net policy liabilities at beginning of period	2	7,318,328
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-1,708,230

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	1,883,443,474
Net policy liabilities at beginning of period	2	1,222,780,613
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	660,662,861

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	79,191,411
Net policy liabilities at beginning of period	2	141,540,844
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-62,349,433

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	2,059,391,395
Net policy liabilities at beginning of period	2	1,800,060,168
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	259,331,227

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Investment-Linked

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 200712****Life: OIF - Participating**

Description	Row No.	Amount
Allocation to surplus account	1	52,635
Surplus account investment revenue	2	413,107
Less: Surplus account investment expenses	3	301,269
Surplus account investment income (2 - 3)	4	111,838
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	164,473

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: OIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Investment-Linked

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Non-Participating

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	5,781,591
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	5,781,591

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 200712

Life: SIF - Participating 2

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No					
A. New Business						
Policies other than annuities -						
Whole life	1	27	143,900	2,535,400	96	2,603,200
Endowment	2	0	0	0	0	0
Term	3	0	0	0	0	0
Accident	4	0	0	0	0	0
Health	5	0	0	0	0	0
Others	6	0	1,744	0	0	0
Total (1 to 6)	7	27	145,644	2,535,400	96	2,603,200
Annuities only	8	0	0	0	11	3,393,815
B. Terminations and transfers						
Policies other than annuities -						

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Description	Row No	
A. New Business		
Policies other than annuities -		
Whole life	1	441,072
Endowment	2	0
Term	3	0
Accident	4	0
Health	5	0
Others	6	0
Total (1 to 6)	7	441,072
Annuities only	8	3,393,815
B. Terminations and transfers		
Policies other than annuities -		

Description	Row No					
Death, total permanent disability, critical illness	9	0	0	0	0	
Maturity	10	0	0	0	0	
Expiry	11	0	0	0	0	
Surrender	12	0	225	0	0	
Forfeiture	13	2	4,800	300,000	0	
Net transfers	14	0	0	0	0	
Others	15	-2	-5,028	-340,000	0	
Total (9 to 15)	16	0	-3	-40,000	0	
Annuities only	17	0	0	0	1	
C. Business in Force						
Policies other than annuities -						
Whole life	18	27	143,900	2,575,400	96	
Endowment	19	0	0	0	0	
Term	20	0	0	0	0	
Accident	21	0	0	0	0	
Health	22	0	0	0	0	
Others	23	0	1,746	0	0	
Total (18 to 23)	24	27	145,646	2,575,400	96	
Annuities only (last period's 25 + 8 -17)	25	0	0	0	10	

Description	Row No	
Death, total permanent disability, critical illness	9	0
Maturity	10	0
Expiry	11	0
Surrender	12	0
Forfeiture	13	0
Net transfers	14	0
Others	15	-325
Total (9 to 15)	16	-325
Annuities only	17	44,078
C. Business in Force		
Policies other than annuities -		
Whole life	18	441,397
Endowment	19	0
Term	20	0
Accident	21	0
Health	22	0
Others	23	0
Total (18 to 23)	24	441,397
Annuities only (last period's 25 + 8 -17)	25	3,349,737

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No					
A. New Business						
Policies other than annuities -						
Whole life	1	0	0	0	0	0
Endowment	2	0	0	0	0	0
Term	3	2	5,655	1,000,000	0	0
Accident	4	0	0	0	0	0
Health	5	8	4,219	0	0	0
Others	6	0	5,347	0	0	0
Total (1 to 6)	7	10	15,221	1,000,000	0	0
Annuities only	8	0	0	0	0	0
B. Terminations and transfers						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	0	0	0	0	
Maturity	10	0	0	0	0	

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Description	Row No	
A. New Business		
Policies other than annuities -		
Whole life	1	0
Endowment	2	0
Term	3	0
Accident	4	0
Health	5	0
Others	6	0
Total (1 to 6)	7	0
Annuities only	8	0
B. Terminations and transfers		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	0
Maturity	10	0

Description	Row No					
Expiry	11	0	0	0	0	
Surrender	12	0	0	0	0	
Forfeiture	13	0	0	0	0	
Net transfers	14	0	0	0	0	
Others	15	-1	-389	-200,000	0	
Total (9 to 15)	16	-1	-389	-200,000	0	
Annuities only	17	0	0	0	0	
C. Business in Force						
Policies other than annuities -						
Whole life	18	0	0	0	0	
Endowment	19	0	0	0	0	
Term	20	3	6,043	1,200,000	0	
Accident	21	0	0	0	0	
Health	22	8	4,219	0	0	
Others	23	0	5,347	0	0	
Total (18 to 23)	24	11	15,609	1,200,000	0	
Annuities only (last period's 25 + 8 -17)	25	0	0	0	0	

Description	Row No	
Expiry	11	0
Surrender	12	0
Forfeiture	13	0
Net transfers	14	0
Others	15	0
Total (9 to 15)	16	0
Annuities only	17	0
C. Business in Force		
Policies other than annuities -		
Whole life	18	0
Endowment	19	0
Term	20	0
Accident	21	0
Health	22	0
Others	23	0
Total (18 to 23)	24	0
Annuities only (last period's 25 + 8 -17)	25	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No					
A. New Business						
Policies other than annuities -						
Whole life	1	0	0	0	0	0
Endowment	2	0	0	0	0	0
Term	3	0	0	0	0	0
Accident	4	0	0	0	0	0
Health	5	0	0	0	0	0
Others	6	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
B. Terminations and transfers						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	0	0	0	0	
Maturity	10	12	0	911,944	0	

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Description	Row No	
A. New Business		
Policies other than annuities -		
Whole life	1	0
Endowment	2	0
Term	3	0
Accident	4	0
Health	5	0
Others	6	0
Total (1 to 6)	7	0
Annuities only	8	0
B. Terminations and transfers		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	0
Maturity	10	0

Description	Row No					
Expiry	11	0	0	0	0	
Surrender	12	1	0	229,511	0	
Forfeiture	13	0	0	0	0	
Net transfers	14	0	0	0	0	
Others	15	0	0	750,572	0	
Total (9 to 15)	16	13	0	1,892,027	0	
Annuities only	17	0	0	0	0	
C. Business in Force						
Policies other than annuities -						
Whole life	18	0	0	0	0	
Endowment	19	54	0	5,808,128	0	
Term	20	0	0	0	0	
Accident	21	0	0	0	0	
Health	22	0	0	0	0	
Others	23	0	0	0	0	
Total (18 to 23)	24	54	0	5,808,128	0	
Annuities only (last period's 25 + 8 -17)	25	0	0	0	0	

Description	Row No	
Expiry	11	0
Surrender	12	0
Forfeiture	13	0
Net transfers	14	0
Others	15	0
Total (9 to 15)	16	0
Annuities only	17	0
C. Business in Force		
Policies other than annuities -		
Whole life	18	0
Endowment	19	0
Term	20	0
Accident	21	0
Health	22	0
Others	23	0
Total (18 to 23)	24	0
Annuities only (last period's 25 + 8 -17)	25	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

Description	Row No					
A. New Business						
Policies other than annuities -						
Whole life	1	0	0	0	0	0
Endowment	2	0	0	0	0	0
Term	3	0	0	0	0	0
Accident	4	0	0	0	0	0
Health	5	0	0	0	0	0
Others	6	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
B. Terminations and transfers						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	0	0	0	0	
Maturity	10	0	0	0	0	

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Description	Row No	
A. New Business		
Policies other than annuities -		
Whole life	1	0
Endowment	2	0
Term	3	0
Accident	4	0
Health	5	0
Others	6	0
Total (1 to 6)	7	0
Annuities only	8	0
B. Terminations and transfers		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	0
Maturity	10	0

Description	Row No					
Expiry	11	0	0	0	0	
Surrender	12	0	0	0	0	
Forfeiture	13	0	0	0	0	
Net transfers	14	0	0	0	0	
Others	15	0	0	0	0	
Total (9 to 15)	16	0	0	0	0	
Annuities only	17	0	0	0	0	
C. Business in Force						
Policies other than annuities -						
Whole life	18	0	0	0	0	
Endowment	19	0	0	0	0	
Term	20	0	0	0	0	
Accident	21	0	0	0	0	
Health	22	0	0	0	0	
Others	23	0	0	0	0	
Total (18 to 23)	24	0	0	0	0	
Annuities only (last period's 25 + 8 -17)	25	0	0	0	0	

Description	Row No	
Expiry	11	0
Surrender	12	0
Forfeiture	13	0
Net transfers	14	0
Others	15	0
Total (9 to 15)	16	0
Annuities only	17	0
C. Business in Force		
Policies other than annuities -		
Whole life	18	0
Endowment	19	0
Term	20	0
Accident	21	0
Health	22	0
Others	23	0
Total (18 to 23)	24	0
Annuities only (last period's 25 + 8 -17)	25	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No					
A. New Business						
Policies other than annuities -						
Whole life	1	8,331	20,139,919	693,919,128	25,207	588,630,140
Endowment	2	0	0	0	0	720,100
Term	3	0	0	0	0	0
Accident	4	0	0	0	0	0
Health	5	0	0	0	0	0
Others	6	0	566,881	296,714,550	0	0
Total (1 to 6)	7	8,331	20,706,800	990,633,678	25,207	589,350,240
Annuities only	8	0	0	0	778	85,122,762
B. Terminations and transfers						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	9	31,407	1,153,000	62	
Maturity	10	0	525	0	9	

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Description	Row No	
A. New Business		
Policies other than annuities -		
Whole life	1	87,998,595
Endowment	2	900,125
Term	3	0
Accident	4	0
Health	5	0
Others	6	0
Total (1 to 6)	7	88,898,720
Annuities only	8	85,122,762
B. Terminations and transfers		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	1,065,650
Maturity	10	288,750

Description	Row No					
Expiry	11	0	0	0	0	
Surrender	12	564	1,708,516	38,040,777	11,009	
Forfeiture	13	538	1,037,337	57,054,200	0	
Net transfers	14	0	0	0	0	
Others	15	115	332,091	14,061,433	108	
Total (9 to 15)	16	1,226	3,109,876	110,309,410	11,188	
Annuities only	17	0	0	0	10	
C. Business in Force						
Policies other than annuities -						
Whole life	18	19,538	45,174,418	1,553,942,052	65,689	
Endowment	19	544	2,671,203	11,880,160	12,200	
Term	20	0	1,343	21,419,834	0	
Accident	21	0	0	0	0	
Health	22	0	0	0	0	
Others	23	0	1,337,435	681,939,270	0	
Total (18 to 23)	24	20,082	49,184,399	2,269,181,316	77,889	
Annuities only (last period's 25 + 8 -17)	25	0	0	0	768	

Description	Row No	
Expiry	11	0
Surrender	12	131,149,118
Forfeiture	13	0
Net transfers	14	0
Others	15	19,222,233
Total (9 to 15)	16	151,725,751
Annuities only	17	2,663,164
C. Business in Force		
Policies other than annuities -		
Whole life	18	505,643,200
Endowment	19	200,941,422
Term	20	0
Accident	21	0
Health	22	0
Others	23	0
Total (18 to 23)	24	706,584,622
Annuities only (last period's 25 + 8 -17)	25	82,459,598

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No					
A. New Business						
Policies other than annuities -						
Whole life	1	0	0	0	0	0
Endowment	2	0	0	0	0	0
Term	3	2,025	1,507,184	629,349,120	0	0
Accident	4	0	47,610	0	0	0
Health	5	1,462	680,105	0	0	0
Others	6	0	1,114,919	25,999,000	0	0
Total (1 to 6)	7	3,487	3,349,818	655,348,120	0	0
Annuities only	8	0	0	0	0	0
B. Terminations and transfers						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	16	20,459	3,841,710	3	
Maturity	10	28	46,052	2,801,000	583	

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Description	Row No	
A. New Business		
Policies other than annuities -		
Whole life	1	0
Endowment	2	0
Term	3	0
Accident	4	0
Health	5	0
Others	6	0
Total (1 to 6)	7	0
Annuities only	8	0
B. Terminations and transfers		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	13,858
Maturity	10	85,931,015

Description	Row No					
Expiry	11	100	173,323	24,521,588	4	
Surrender	12	43	179,117	11,799,513	43	
Forfeiture	13	2,269	1,615,213	235,490,790	0	
Net transfers	14	0	0	0	0	
Others	15	192	98,382	68,298,761	-70	
Total (9 to 15)	16	2,648	2,132,546	346,753,362	563	
Annuities only	17	0	0	0	0	
C. Business in Force						
Policies other than annuities -						
Whole life	18	924	1,707,024	39,483,500	0	
Endowment	19	789	1,361,423	31,602,067	990	
Term	20	12,990	12,993,801	3,635,391,869	207	
Accident	21	0	824,545	0	0	
Health	22	7,288	4,008,087	0	0	
Others	23	407	7,036,736	112,057,997	0	
Total (18 to 23)	24	22,398	27,931,616	3,818,535,433	1,197	
Annuities only (last period's 25 + 8 -17)	25	0	0	0	0	

Description	Row No	
Expiry	11	52,769
Surrender	12	2,296,967
Forfeiture	13	0
Net transfers	14	0
Others	15	10,252,713
Total (9 to 15)	16	98,547,322
Annuities only	17	0
C. Business in Force		
Policies other than annuities -		
Whole life	18	0
Endowment	19	51,579,573
Term	20	37,665,504
Accident	21	0
Health	22	0
Others	23	0
Total (18 to 23)	24	89,245,077
Annuities only (last period's 25 + 8 -17)	25	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No					
A. New Business						
Policies other than annuities -						
Whole life	1	7,124	15,396,242	546,385,011	222	12,778,816
Endowment	2	5,333	12,759,296	168,348,284	2,558	58,508,950
Term	3	0	0	0	0	0
Accident	4	0	0	0	0	0
Health	5	0	0	0	0	0
Others	6	0	0	0	0	0
Total (1 to 6)	7	12,457	28,155,538	714,733,295	2,780	71,287,766
Annuities only	8	0	0	0	0	0
B. Terminations and transfers						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	99	266,964	6,050,304	25	
Maturity	10	458	1,354,198	13,873,934	1,579	

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Description	Row No	
A. New Business		
Policies other than annuities -		
Whole life	1	29,854,113
Endowment	2	77,956,311
Term	3	0
Accident	4	0
Health	5	0
Others	6	0
Total (1 to 6)	7	107,810,424
Annuities only	8	0
B. Terminations and transfers		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	682,159
Maturity	10	58,163,336

Description	Row No					
Expiry	11	4	4,186	148,959	0	
Surrender	12	1,432	2,307,592	58,304,590	729	
Forfeiture	13	2,594	4,216,522	106,201,230	0	
Net transfers	14	0	0	0	0	
Others	15	475	2,603,486	26,042,255	3	
Total (9 to 15)	16	5,062	10,752,948	210,621,272	2,336	
Annuities only	17	0	0	0	0	
C. Business in Force						
Policies other than annuities -						
Whole life	18	67,722	106,924,999	3,804,942,980	1,232	
Endowment	19	34,248	86,571,370	1,066,256,303	23,483	
Term	20	0	0	0	0	
Accident	21	0	0	0	0	
Health	22	0	0	0	0	
Others	23	0	0	0	0	
Total (18 to 23)	24	101,970	193,496,369	4,871,199,283	24,715	
Annuities only (last period's 25 + 8 -17)	25	0	0	0	0	

Description	Row No	
Expiry	11	0
Surrender	12	24,147,588
Forfeiture	13	0
Net transfers	14	0
Others	15	852,519
Total (9 to 15)	16	83,845,602
Annuities only	17	0
C. Business in Force		
Policies other than annuities -		
Whole life	18	155,609,285
Endowment	19	783,788,347
Term	20	0
Accident	21	0
Health	22	0
Others	23	0
Total (18 to 23)	24	939,397,632
Annuities only (last period's 25 + 8 -17)	25	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

Description	Row No					
A. New Business						
Policies other than annuities -						
Whole life	1	0	0	0	0	0
Endowment	2	0	0	0	0	0
Term	3	0	0	0	0	0
Accident	4	0	0	0	0	0
Health	5	0	0	0	0	0
Others	6	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
B. Terminations and transfers						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	0	0	0	0	
Maturity	10	0	0	0	0	

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Description	Row No	
A. New Business		
Policies other than annuities -		
Whole life	1	0
Endowment	2	0
Term	3	0
Accident	4	0
Health	5	0
Others	6	0
Total (1 to 6)	7	0
Annuities only	8	0
B. Terminations and transfers		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	0
Maturity	10	0

Description	Row No					
Expiry	11	0	0	0	0	
Surrender	12	0	0	0	0	
Forfeiture	13	0	0	0	0	
Net transfers	14	0	0	0	0	
Others	15	0	0	0	0	
Total (9 to 15)	16	0	0	0	0	
Annuities only	17	0	0	0	0	
C. Business in Force						
Policies other than annuities -						
Whole life	18	0	0	0	0	
Endowment	19	0	0	0	0	
Term	20	0	0	0	0	
Accident	21	0	0	0	0	
Health	22	0	0	0	0	
Others	23	0	0	0	0	
Total (18 to 23)	24	0	0	0	0	
Annuities only (last period's 25 + 8 -17)	25	0	0	0	0	

Description	Row No	
Expiry	11	0
Surrender	12	0
Forfeiture	13	0
Net transfers	14	0
Others	15	0
Total (9 to 15)	16	0
Annuities only	17	0
C. Business in Force		
Policies other than annuities -		
Whole life	18	0
Endowment	19	0
Term	20	0
Accident	21	0
Health	22	0
Others	23	0
Total (18 to 23)	24	0
Annuities only (last period's 25 + 8 -17)	25	0

ANNUAL RETURN: NOTES TO FORM 3

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

#MULTIVALUE

#MULTIVALUE

#MULTIVALUE	Single Premium	Regular Premium
#MULTIVALUE	2	3,171,699,953
Total	3	861,792,014

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	
Accident	2	0	0	0	0	
Health	3	0	0	0	0	
Others	4	0	0	0	0	
Total (1 to 6)	5	0	0	0	0	
Annuities only	6	0	0	0	0	
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	
Annuities only	8	0	0	0	0	
C. Terminations						

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1					
Accident	2					
Health	3					
Others	4					
Total (1 to 6)	5					
Annuities only	6					
B. Increases under existing policies						
Policies other than annuities	7					
Annuities only	8					
C. Terminations						

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		

Description	Row No					
Policies other than annuities -						
Death, total permanent disability, critical illness	9					0
Expiry	10	0	0	0		
Others	11	0	0	0		
Total (9 to 11)	12	0	0	0		
Annuities only	13	0	0	0		
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		
Accident	15	0	0	0		
Health	16	0	0	0		
Others	17	0	0	0		
Total (14 to 17)	18	0	0	0		
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		

Description	Row No					
Policies other than annuities -						
Death, total permanent disability, critical illness	9	0	0	0		0
Expiry	10					
Others	11					
Total (9 to 11)	12					
Annuities only	13					
D. Business in Force						
Policies other than annuities -						
Term	14					
Accident	15					
Health	16					
Others	17					
Total (14 to 17)	18					
Annuities only (last period's 19 + 6 + 8 - 13)	19					

Description	Row No	
Policies other than annuities -		
Death, total permanent disability, critical illness	9	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	
Accident	2	0	0	0	0	
Health	3	0	0	0	0	
Others	4	0	0	0	0	
Total (1 to 6)	5	0	0	0	0	
Annuities only	6	0	0	0	0	
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	
Annuities only	8	0	0	0	0	
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9					0

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Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1					
Accident	2					
Health	3					
Others	4					
Total (1 to 6)	5					
Annuities only	6					
B. Increases under existing policies						
Policies other than annuities	7					
Annuities only	8					
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	0	0	0		0

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	

Description	Row No					
Expiry	10	0	0	0		
Others	11	0	0	0		
Total (9 to 11)	12	0	0	0		
Annuities only	13	0	0	0		
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		
Accident	15	0	0	0		
Health	16	0	0	0		
Others	17	0	0	0		
Total (14 to 17)	18	0	0	0		
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		

Description	Row No					
Expiry	10					
Others	11					
Total (9 to 11)	12					
Annuities only	13					
D. Business in Force						
Policies other than annuities -						
Term	14					
Accident	15					
Health	16					
Others	17					
Total (14 to 17)	18					
Annuities only (last period's 19 + 6 + 8 - 13)	19					

Description	Row No	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	
Accident	2	0	0	0	0	
Health	3	0	0	0	0	
Others	4	0	0	0	0	
Total (1 to 6)	5	0	0	0	0	
Annuities only	6	0	0	0	0	
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	
Annuities only	8	0	0	0	0	
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9					0

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1					
Accident	2					
Health	3					
Others	4					
Total (1 to 6)	5					
Annuities only	6					
B. Increases under existing policies						
Policies other than annuities	7					
Annuities only	8					
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	0	0	0		0

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	

Description	Row No					
Expiry	10	0	0	0		
Others	11	0	0	0		
Total (9 to 11)	12	0	0	0		
Annuities only	13	0	0	0		
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		
Accident	15	0	0	0		
Health	16	0	0	0		
Others	17	0	0	0		
Total (14 to 17)	18	0	0	0		
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		

Description	Row No					
Expiry	10					
Others	11					
Total (9 to 11)	12					
Annuities only	13					
D. Business in Force						
Policies other than annuities -						
Term	14					
Accident	15					
Health	16					
Others	17					
Total (14 to 17)	18					
Annuities only (last period's 19 + 6 + 8 - 13)	19					

Description	Row No	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	
Accident	2	0	0	0	0	
Health	3	0	0	0	0	
Others	4	0	0	0	0	
Total (1 to 6)	5	0	0	0	0	
Annuities only	6	0	0	0	0	
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	
Annuities only	8	0	0	0	0	
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9					0

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Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1					
Accident	2					
Health	3					
Others	4					
Total (1 to 6)	5					
Annuities only	6					
B. Increases under existing policies						
Policies other than annuities	7					
Annuities only	8					
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	0	0	0		0

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	

Description	Row No					
Expiry	10	0	0	0		
Others	11	0	0	0		
Total (9 to 11)	12	0	0	0		
Annuities only	13	0	0	0		
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		
Accident	15	0	0	0		
Health	16	0	0	0		
Others	17	0	0	0		
Total (14 to 17)	18	0	0	0		
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		

Description	Row No					
Expiry	10					
Others	11					
Total (9 to 11)	12					
Annuities only	13					
D. Business in Force						
Policies other than annuities -						
Term	14					
Accident	15					
Health	16					
Others	17					
Total (14 to 17)	18					
Annuities only (last period's 19 + 6 + 8 - 13)	19					

Description	Row No	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	
Accident	2	0	0	0	0	
Health	3	0	0	0	0	
Others	4	0	0	0	0	
Total (1 to 6)	5	0	0	0	0	
Annuities only	6	0	0	0	0	
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	
Annuities only	8	0	0	0	0	
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9					9

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1					
Accident	2					
Health	3					
Others	4					
Total (1 to 6)	5					
Annuities only	6					
B. Increases under existing policies						
Policies other than annuities	7					
Annuities only	8					
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	31,407	1,153,000	62		1,065,650

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	

Description	Row No					
Expiry	10	0	0	0		
Others	11	0	0	0		
Total (9 to 11)	12	0	0	0		
Annuities only	13	0	0	0		
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		
Accident	15	0	0	0		
Health	16	0	0	0		
Others	17	0	0	0		
Total (14 to 17)	18	0	0	0		
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		

Description	Row No					
Expiry	10					
Others	11					
Total (9 to 11)	12					
Annuities only	13					
D. Business in Force						
Policies other than annuities -						
Term	14					
Accident	15					
Health	16					
Others	17					
Total (14 to 17)	18					
Annuities only (last period's 19 + 6 + 8 - 13)	19					

Description	Row No	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	
Accident	2	0	0	0	0	
Health	3	0	0	0	0	
Others	4	0	0	0	0	
Total (1 to 6)	5	0	0	0	0	
Annuities only	6	0	0	0	0	
B. Increases under existing policies						
Policies other than annuities	7	33,227	0	2,435,421	0	
Annuities only	8	0	0	0	0	
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9					16

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1					
Accident	2					
Health	3					
Others	4					
Total (1 to 6)	5					
Annuities only	6					
B. Increases under existing policies						
Policies other than annuities	7					
Annuities only	8					
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	20,459	3,841,710	3		13,858

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	93,497,566
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	

Description	Row No					
Expiry	10	2	0	2,722		
Others	11	0	0	0		
Total (9 to 11)	12	60	0	126,529		
Annuities only	13	0	0	0		
D. Business in Force						
Policies other than annuities -						
Term	14	219,790	3	16,868,898		
Accident	15	0	0	0		
Health	16	0	0	0		
Others	17	0	0	0		
Total (14 to 17)	18	219,790	3	16,868,898		
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		

Description	Row No					
Expiry	10					
Others	11					
Total (9 to 11)	12					
Annuities only	13					
D. Business in Force						
Policies other than annuities -						
Term	14					
Accident	15					
Health	16					
Others	17					
Total (14 to 17)	18					
Annuities only (last period's 19 + 6 + 8 - 13)	19					

Description	Row No	
Expiry	10	2,423,894
Others	11	0
Total (9 to 11)	12	2,767,812
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	517,242,713
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	517,242,713
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	
Accident	2	0	0	0	0	
Health	3	0	0	0	0	
Others	4	0	0	0	0	
Total (1 to 6)	5	0	0	0	0	
Annuities only	6	0	0	0	0	
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	
Annuities only	8	0	0	0	0	
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9					99

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1					
Accident	2					
Health	3					
Others	4					
Total (1 to 6)	5					
Annuities only	6					
B. Increases under existing policies						
Policies other than annuities	7					
Annuities only	8					
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	266,964	6,050,304	25		682,159

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	

Description	Row No					
Expiry	10	0	0	0		
Others	11	0	0	0		
Total (9 to 11)	12	0	0	0		
Annuities only	13	0	0	0		
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		
Accident	15	0	0	0		
Health	16	0	0	0		
Others	17	0	0	0		
Total (14 to 17)	18	0	0	0		
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		

Description	Row No					
Expiry	10					
Others	11					
Total (9 to 11)	12					
Annuities only	13					
D. Business in Force						
Policies other than annuities -						
Term	14					
Accident	15					
Health	16					
Others	17					
Total (14 to 17)	18					
Annuities only (last period's 19 + 6 + 8 - 13)	19					

Description	Row No	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	
Accident	2	0	0	0	0	
Health	3	0	0	0	0	
Others	4	0	0	0	0	
Total (1 to 6)	5	0	0	0	0	
Annuities only	6	0	0	0	0	
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	
Annuities only	8	0	0	0	0	
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9					0

Description	Row No					
A. New Business						
Policies other than annuities -						
Term	1					
Accident	2					
Health	3					
Others	4					
Total (1 to 6)	5					
Annuities only	6					
B. Increases under existing policies						
Policies other than annuities	7					
Annuities only	8					
C. Terminations						
Policies other than annuities -						
Death, total permanent disability, critical illness	9	0	0	0		0

Description	Row No	
A. New Business		
Policies other than annuities -		
Term	1	0
Accident	2	0
Health	3	0
Others	4	0
Total (1 to 6)	5	0
Annuities only	6	0
B. Increases under existing policies		
Policies other than annuities	7	0
Annuities only	8	0
C. Terminations		
Policies other than annuities -		
Death, total permanent disability, critical illness	9	

Description	Row No					
Expiry	10	0	0	0		
Others	11	0	0	0		
Total (9 to 11)	12	0	0	0		
Annuities only	13	0	0	0		
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		
Accident	15	0	0	0		
Health	16	0	0	0		
Others	17	0	0	0		
Total (14 to 17)	18	0	0	0		
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		

Description	Row No					
Expiry	10					
Others	11					
Total (9 to 11)	12					
Annuities only	13					
D. Business in Force						
Policies other than annuities -						
Term	14					
Accident	15					
Health	16					
Others	17					
Total (14 to 17)	18					
Annuities only (last period's 19 + 6 + 8 - 13)	19					

Description	Row No	
Expiry	10	0
Others	11	0
Total (9 to 11)	12	0
Annuities only	13	0
D. Business in Force		
Policies other than annuities -		
Term	14	0
Accident	15	0
Health	16	0
Others	17	0
Total (14 to 17)	18	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0

ANNUAL RETURN: NOTES TO FORM 4

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

#MULTIVALUE

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

Number of dependants covered under group policies	Row No	Single Premium
	1	

Regular Premium
0

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: Offshore Insurance Fund

#MULTIVALUE

Description	Row No					
Group 1 - Participating Policies						
Whole Life						
- Single Premium	1	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0
Endowment						
- Single Premium	3	0	0	0	0	0
- Regular Premium	4	108	0	11,616,256	7,089,263	19,807

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Description	Row No				
Group 1 - Participating Policies					
Whole Life					
- Single Premium	1	0	0	0	0
- Regular Premium	2	0	0	0	0
Endowment					
- Single Premium	3	0	0	0	0
- Regular Premium	4	0	2,121,745	0	9,230,815

Description	Row No					
Term	5	0	0	0	0	0
Accident and Health	6	0	0	0	0	0
Annuity	7	0	0	0	0	0
Others	8	0	0	0	8,636	0
Sub total (1 to 8)	9	108	0	11,616,256	7,097,899	19,807
Group 2 - Non-Participating Policies						
Whole Life						
- Single Premium	10	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0
Endowment						
- Single Premium	12	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (10 to 17)	18	0	0	0	0	0
Total (9 +18)	19	108	0	11,616,256	7,097,899	19,807

Description	Row No				
Term	5	0	0	0	0
Accident and Health	6	0	0	0	0
Annuity	7	0	0	0	0
Others	8	0	0	0	8,636
Sub total (1 to 8)	9	0	2,121,745	0	9,239,451
Group 2 - Non-Participating Policies					
Whole Life					
- Single Premium	10	0	0	0	0
- Regular Premium	11	0	0	0	0
Endowment					
- Single Premium	12	0	0	0	0
- Regular Premium	13	0	0	0	0
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 (10 to 17)	18	0	0	0	0
Total (9 +18)	19	0	2,121,745	0	9,239,451

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	

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Description	Row No	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident	15	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	

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Description	Row No	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident	15	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	

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Description	Row No	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident	15	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	

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Description	Row No	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident	15	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	

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Description	Row No	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident	15	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	

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Description	Row No	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident	15	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	

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Description	Row No	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident	15	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

Description	Row No	
Group 1 - Participating Policies		
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	

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Description	Row No	
Annuity	7	
Others	8	
Sub total (1 to 8)	9	
Group 2 - Non-Participating Policies		
Whole Life		
- Single Premium	10	
- Regular Premium	11	
Endowment		
- Single Premium	12	
- Regular Premium	13	
Term	14	
Accident	15	
Health	16	
Others	17	
Total (10 to 17)	18	
Total (9 +18)	19	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: Singapore Insurance Fund

#MULTIVALUE

Description	Row No					
Group 1 - Participating Policies						
Whole Life						
- Single Premium	1	2,464	131,453,984	311,218,570	101,784,229	1,184,186
- Regular Premium	2	135,444	213,849,998	7,609,885,960	1,538,437,676	249,308,551
Endowment						
- Single Premium	3	46,966	1,201,343,218	1,567,576,694	979,237,828	12,842,815
- Regular Premium	4	68,496	173,142,740	2,132,512,606	1,405,689,469	84,205,027
Term	5	0	0	0	0	0
Accident and Health	6	0	0	0	273,820	0

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Description	Row No				
Group 1 - Participating Policies					
Whole Life					
- Single Premium	1	0	25,919,899	0	128,888,314
- Regular Premium	2	221,258,848	1,209,447,911	2,225,494,991	992,957,995
Endowment					
- Single Premium	3	0	205,858,068	0	1,197,938,711
- Regular Premium	4	129,263,776	510,984,843	1,424,134,965	706,008,150
Term	5	0	0	0	0
Acccident and Health	6	0	185,528	0	459,348

Description	Row No					
Annuity	7	0	0	0	0	0
Others	8	0	0	0	3,136,674	0
Sub total (1 to 8)	9	253,370	1,719,789,940	11,621,193,830	4,028,559,696	347,540,579
Group 2 - Non-Participating Policies						
Whole Life						
- Single Premium	10	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0
Endowment						
- Single Premium	12	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (10 to 17)	18	0	0	0	0	0
Total (9 +18)	19	253,370	1,719,789,940	11,621,193,830	4,028,559,696	347,540,579

Description	Row No				
Annuity	7	0	0	0	0
Others	8	0	0	0	3,136,674
Sub total (1 to 8)	9	350,522,624	1,952,396,249	3,649,629,956	3,029,389,192
Group 2 - Non-Participating Policies					
Whole Life					
- Single Premium	10	0	0	0	0
- Regular Premium	11	0	0	0	0
Endowment					
- Single Premium	12	0	0	0	0
- Regular Premium	13	0	0	0	0
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 (10 to 17)	18	0	0	0	0
Total (9 +18)	19	350,522,624	1,952,396,249	3,649,629,956	3,029,389,192

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: Offshore Insurance Fund

#MULTIVALUE

Description	Row No					
Whole Life						
- Single Premium	1	96	2,635,700	441,397	0	0
- Regular Premium	2	27	143,900	2,575,400	0	0
Endowment						
- Single Premium	3	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0
Term	5	3	6,043	1,200,000	8,637	3,054

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Description	Row No					
Whole Life						
- Single Premium	1	319	0	0	319	5,614,599
- Regular Premium	2	708	0	0	708	234,391
Endowment						
- Single Premium	3	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0
Term	5	13,419	10,363	35,081	392	0

Description	Row No	
Whole Life		
- Single Premium	1	5,614,599
- Regular Premium	2	234,391
Endowment		
- Single Premium	3	0
- Regular Premium	4	0
Term	5	0

Description	Row No					
Acccident and Health	6	8	4,219	0	2,641	0
Annuity	7	10	3,349,737	3,349,737	0	0
Others	8	0	7,093	0	1,059	0
Sub total (1 to 8)	9	144	6,146,692	7,566,534	12,337	3,054

Description	Row No					
Accident and Health	6	0	1,056	0	3,697	0
Annuity	7	0	0	0	0	0
Others	8	0	424	0	1,483	0
Sub total (1 to 8)	9	14,446	11,843	35,081	6,599	5,848,990

Description	Row No	
Accident and Health	6	0
Annuity	7	0
Others	8	0
Sub total (1 to 8)	9	5,848,990

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	

Description	Row No	
Others	8	
Sub total (1 to 8)	9	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	

Description	Row No	
Others	8	
Sub total (1 to 8)	9	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	

Description	Row No	
Others	8	
Sub total (1 to 8)	9	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	

Description	Row No	
Others	8	
Sub total (1 to 8)	9	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	

Description	Row No	
Others	8	
Sub total (1 to 8)	9	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	

Description	Row No	
Others	8	
Sub total (1 to 8)	9	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	

Description	Row No	
Others	8	
Sub total (1 to 8)	9	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

Description	Row No	
Whole Life		
- Single Premium	1	
- Regular Premium	2	
Endowment		
- Single Premium	3	
- Regular Premium	4	
Term	5	
Accident and Health	6	
Annuity	7	

Description	Row No	
Others	8	
Sub total (1 to 8)	9	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: Singapore Insurance Fund

#MULTIVALUE

Description	Row No					
Whole Life						
- Single Premium	1	65,689	1,103,531,542	505,643,200	0	0
- Regular Premium	2	20,462	46,881,442	1,593,425,552	12,089,069	1,489,024
Endowment						
- Single Premium	3	13,190	182,559,014	252,520,995	39,076,715	215,681
- Regular Premium	4	1,333	4,032,626	43,482,227	17,933,886	1,156,060
Term	5	13,197	14,932,561	3,694,477,207	30,953,945	12,069,853
Accident and Health	6	7,288	4,832,632	0	2,260,929	0
Annuity	7	768	82,459,598	82,459,598	0	0

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Description	Row No					
Whole Life						
- Single Premium	1	2,322,352	0	0	2,322,352	1,492,164,721
- Regular Premium	2	1,882,440	2,066,615	7,903,793	9,623,355	100,059,282
Endowment						
- Single Premium	3	6,631	71,730	0	39,370,757	277,407,179
- Regular Premium	4	31,940	528,164	11,976,536	7,673,514	13,812,292
Term	5	10,152,052	25,247,239	69,883,573	8,539,516	0
Acccident and Health	6	0	908,069	0	3,168,998	0
Annuity	7	0	0	0	0	0

Description	Row No	
Whole Life		
- Single Premium	1	1,492,164,721
- Regular Premium	2	100,059,282
Endowment		
- Single Premium	3	277,407,179
- Regular Premium	4	13,812,292
Term	5	0
Acccident and Health	6	0
Annuity	7	0

Description	Row No					
Others	8	407	8,374,171	793,997,267	7,604,274	8,517
Sub total (1 to 8)	9	122,334	1,447,603,586	6,966,006,046	109,918,818	14,939,135

Description	Row No					
Others	8	604,684	404,685	129,241	8,492,919	0
Sub total (1 to 8)	9	15,000,099	29,226,502	89,893,143	79,191,411	1,883,443,474

Description	Row No	
Others	8	0
Sub total (1 to 8)	9	1,883,443,474

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Investment-Linked

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Non-Participating

Description	Row No	
Sources of net income arising in the year:		Actual
New Business	1	-376,289
Mortality/Morbidity	2	0
Forfeiture/Surrender	3	1,437
Interest	4	4,547
Expense	5	-2,948
Change in basis	6	-584
Miscellaneous	7	93,173
Total (1 to 7)	8	
Sources of net income arising in the year:		Actual Less Expected
New Business	1	-376,289
Mortality/Morbidity	2	1,524
Forfeiture/Surrender	3	1,416
Interest	4	4,372

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Description	Row No	
Expense	5	422
Change in basis	6	-584
Miscellaneous	7	93,173
Total (1 to 7)	8	-275,966
Sources of net income arising in the year:		Expected
New Business	1	
Mortality/Morbidity	2	-1,524
Forfeiture/Surrender	3	21
Interest	4	175
Expense	5	-3,370
Change in basis	6	
Miscellaneous	7	0
Total (1 to 7)	8	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating

Description	Row No	
Sources of net income arising in the year:		Actual
New Business	1	-289
Mortality/Morbidity	2	-4,318
Forfeiture/Surrender	3	-63,628
Interest	4	805,759
Expense	5	-671,297
Change in basis	6	0
Miscellaneous	7	448,902
Total (1 to 7)	8	
Sources of net income arising in the year:		Actual Less Expected
New Business	1	-289
Mortality/Morbidity	2	11,370
Forfeiture/Surrender	3	-139,053
Interest	4	508,709

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Description	Row No	
Expense	5	-665,166
Change in basis	6	0
Miscellaneous	7	448,902
Total (1 to 7)	8	164,473
Sources of net income arising in the year:		Expected
New Business	1	
Mortality/Morbidity	2	-15,688
Forfeiture/Surrender	3	75,425
Interest	4	297,050
Expense	5	-6,131
Change in basis	6	
Miscellaneous	7	0
Total (1 to 7)	8	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: OIF - Participating 2

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Investment-Linked

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Non-Participating

Description	Row No	
Sources of net income arising in the year:		Actual
New Business	1	-35,670,858
Mortality/Morbidity	2	-9,369,996
Forfeiture/Surrender	3	818,478
Interest	4	7,536,759
Expense	5	-12,742,904
Change in basis	6	-2,402,206
Miscellaneous	7	32,984,958
Total (1 to 7)	8	
Sources of net income arising in the year:		Actual Less Expected
New Business	1	-35,670,858
Mortality/Morbidity	2	7,005,538
Forfeiture/Surrender	3	663,113
Interest	4	3,934,289

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Description	Row No	
Expense	5	-2,944,580
Change in basis	6	-2,402,206
Miscellaneous	7	32,984,958
Total (1 to 7)	8	3,570,254
Sources of net income arising in the year:		Expected
New Business	1	
Mortality/Morbidity	2	-16,375,534
Forfeiture/Surrender	3	155,365
Interest	4	3,602,470
Expense	5	-9,798,324
Change in basis	6	
Miscellaneous	7	0
Total (1 to 7)	8	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating

Description	Row No	
Sources of net income arising in the year:		Actual
New Business	1	-12,009,408
Mortality/Morbidity	2	-8,368,788
Forfeiture/Surrender	3	7,986,332
Interest	4	199,252,998
Expense	5	-16,410,813
Change in basis	6	0
Miscellaneous	7	-95,308,722
Total (1 to 7)	8	
Sources of net income arising in the year:		Actual Less Expected
New Business	1	-12,009,408
Mortality/Morbidity	2	577,487
Forfeiture/Surrender	3	2,502,981
Interest	4	109,402,795

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Description	Row No	
Expense	5	616,458
Change in basis	6	0
Miscellaneous	7	-95,308,722
Total (1 to 7)	8	5,781,591
Sources of net income arising in the year:		Expected
New Business	1	
Mortality/Morbidity	2	-8,946,275
Forfeiture/Surrender	3	5,483,351
Interest	4	89,850,203
Expense	5	-17,027,271
Change in basis	6	
Miscellaneous	7	0
Total (1 to 7)	8	

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Life: SIF - Participating 2

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

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

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ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

Description		
Participating Fund	#CONTEXT	#CONTEXT
Non-Participating Fund	#CONTEXT	#CONTEXT
Investment-Linked Fund	#CONTEXT	#CONTEXT

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

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

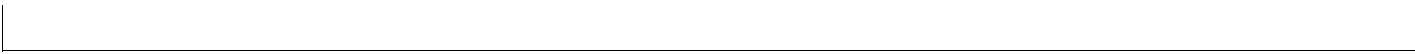
Reporting Cycle: 2007 12

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

Description		
Participating Fund	#CONTEXT	#CONTEXT
Non-Participating Fund	#CONTEXT	#CONTEXT
Investment-Linked Fund	#CONTEXT	#CONTEXT

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

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

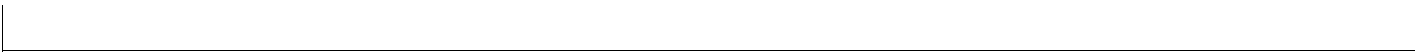
Reporting Cycle: 2007 12

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Description		
Participating Fund	#CONTEXT	#CONTEXT
Non-Participating Fund	#CONTEXT	#CONTEXT
Investment-Linked Fund	#CONTEXT	#CONTEXT

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

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

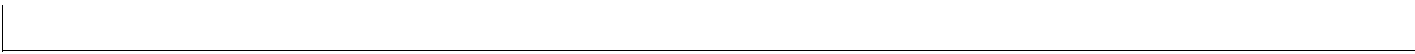
Reporting Cycle: 2007 12

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

Description		
Participating Fund	#CONTEXT	#CONTEXT
Non-Participating Fund	#CONTEXT	#CONTEXT
Investment-Linked Fund	#CONTEXT	#CONTEXT

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

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

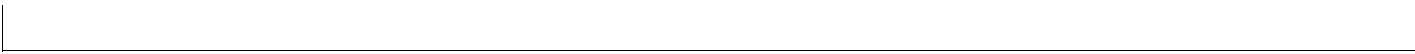
Reporting Cycle: 2007 12

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

Description		
Participating Fund	#CONTEXT	#CONTEXT
Non-Participating Fund	#CONTEXT	#CONTEXT
Investment-Linked Fund	#CONTEXT	#CONTEXT

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

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

Description		
Participating Fund	#CONTEXT	#CONTEXT
Non-Participating Fund	#CONTEXT	#CONTEXT
Investment-Linked Fund	#CONTEXT	#CONTEXT

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

NIL

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ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS**I522L MANULIFE (SINGAPORE) PTE. LTD.****Reporting Cycle: 2007 12**

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

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ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

1



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

1



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

1



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

1



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

1



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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

NIL

1



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ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT

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Description	Row No		
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
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Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
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Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
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Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
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Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
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Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
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Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
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Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
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Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
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Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
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Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
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Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
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Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
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Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
ASSETS			
Equity securities	1	#CONTEXT	#CONTEXT
Debt securities	2	#CONTEXT	#CONTEXT
Land and buildings	3	#CONTEXT	#CONTEXT
Loans	4	#CONTEXT	#CONTEXT
Cash and deposits	5	#CONTEXT	#CONTEXT
Other invested assets	6	#CONTEXT	#CONTEXT
Investment income due or accrued	7	#CONTEXT	#CONTEXT
Outstanding premiums and agents' balances	8	#CONTEXT	#CONTEXT
Deposits withheld by cedants	9	#CONTEXT	#CONTEXT
Reinsurance recoverables (on paid claims)	10	#CONTEXT	#CONTEXT
Income tax recoverables	11	#CONTEXT	#CONTEXT
Fixed assets	12	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due from)	13	#CONTEXT	#CONTEXT
Other assets	14	#CONTEXT	#CONTEXT
Total Assets (1 to 14)	15	#CONTEXT	#CONTEXT
LIABILITIES			
Policy liabilities	16	#CONTEXT	#CONTEXT
Other liabilities			
Outstanding claims	17	#CONTEXT	#CONTEXT
Annuities due and unpaid	18	#CONTEXT	#CONTEXT
Reinsurance deposits	19	#CONTEXT	#CONTEXT
Amounts owing to insurers	20	#CONTEXT	#CONTEXT
Bank loans and overdrafts	21	#CONTEXT	#CONTEXT
Inter-fund balances and intra-group balances (due to)	22	#CONTEXT	#CONTEXT

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Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

Description	Row No		
Others	23	#CONTEXT	#CONTEXT
Total Liabilities (16 to 23)	24	#CONTEXT	#CONTEXT
NET ASSETS (15 - 24)	25	#CONTEXT	#CONTEXT
SHAREHOLDERS' EQUITY & SURPLUS			
Paid-up capital	26	#CONTEXT	#CONTEXT
Reserves:			
Unappropriated profits (losses)	27	#CONTEXT	#CONTEXT
Other reserves	28	#CONTEXT	#CONTEXT
Surplus	29	#CONTEXT	#CONTEXT
Total (26 to 29)	30	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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Description	Row No		
Balance at beginning of period	1	#CONTEXT	#CONTEXT
Changes in accounting policy	2	#CONTEXT	#CONTEXT
Increase (decrease) in reserves	3	#CONTEXT	#CONTEXT
Net profit for the period	4	#CONTEXT	#CONTEXT
Dividends paid for the period	5	#CONTEXT	#CONTEXT
Issue of share capital	6	#CONTEXT	#CONTEXT
Transfer (to) from insurance funds maintained in Singapore	7	#CONTEXT	#CONTEXT
Transfer (to) from overseas (branch) operations	8	#CONTEXT	#CONTEXT
Balance at End of Period	9	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

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

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

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ANNUAL RETURN: NOTES TO FORM 8

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Note 1 Breakdown of "Other Reserves"	Row No	Amount
Employee Benefit Reserve	1	1,006,031

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
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Gross claims settled	7	#CONTEXT	#CONTEXT
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Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
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Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
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Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
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Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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Gross premiums	1	#CONTEXT	#CONTEXT
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Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
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Taxation expenses	13	#CONTEXT	#CONTEXT
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Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

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Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

Description	Row No		
Gross premiums	1	#CONTEXT	#CONTEXT
Less: Outward reinsurance premiums	2	#CONTEXT	#CONTEXT
Investment revenue	3	#CONTEXT	#CONTEXT
Less: Investment expenses	4	#CONTEXT	#CONTEXT
Other income	5	#CONTEXT	#CONTEXT
Total Income (1 to 5)	6	#CONTEXT	#CONTEXT
Gross claims settled	7	#CONTEXT	#CONTEXT
Less: Reinsurance recoveries	8	#CONTEXT	#CONTEXT
Management expenses	9	#CONTEXT	#CONTEXT
Distribution expenses	10	#CONTEXT	#CONTEXT
Increase (decrease) in net policy liabilities	11	#CONTEXT	#CONTEXT
Provision for doubtful debts / bad debts written off on receivables	12	#CONTEXT	#CONTEXT
Taxation expenses	13	#CONTEXT	#CONTEXT
Other expenses	14	#CONTEXT	#CONTEXT
Total Outgo (7 to 14)	15	#CONTEXT	#CONTEXT
NET INCOME (6 - 15)	16	#CONTEXT	#CONTEXT

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 12

NIL

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

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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		1,371,872
(a) Specific Risk Requirement	22	685,936	
(b) General Risk Requirement	23	685,936	
Debt Investment and Duration Mismatch Risk Requirement:			
(25 or 30, whichever is higher)	24		3,989,361
(a) Sum of: (26 + 29)	25	3,989,361	
Debt investment risk requirement in an increasing interest rate environment			
(27 to 28)	26	3,989,361	
Debt specific risk requirement	27	1,924,686	
Debt general risk requirement	28	2,064,675	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	-139,989	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-139,989	
Debt specific risk requirement	32	1,924,686	
Negative of debt general risk requirement	33	-2,064,675	
Liability adjustment requirement in a decreasing interest rate environment	34	0	
Loan Investment Risk Requirement	35		4,287
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		1,218,256
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		

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	6,583,776

**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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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

(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		1,371,872
(a) Specific Risk Requirement	22	685,936	
(b) General Risk Requirement	23	685,936	
Debt Investment and Duration Mismatch Risk Requirement:			
(25 or 30, whichever is higher)	24		3,989,361
(a) Sum of: (26 + 29)	25	3,989,361	
Debt investment risk requirement in an increasing interest rate environment			
(27 to 28)	26	3,989,361	
Debt specific risk requirement	27	1,924,686	
Debt general risk requirement	28	2,064,675	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	-139,989	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-139,989	
Debt specific risk requirement	32	1,924,686	
Negative of debt general risk requirement	33	-2,064,675	
Liability adjustment requirement in a decreasing interest rate environment	34	0	
Loan Investment Risk Requirement	35		4,287
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		1,218,256
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		
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		6,588,776

belong to any insurance fund established and maintained under the Act (20 + 39)	40	6,583,116

**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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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

(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		1,371,872
(a) Specific Risk Requirement	22	685,936	
(b) General Risk Requirement	23	685,936	
Debt Investment and Duration Mismatch Risk Requirement:			
(25 or 30, whichever is higher)	24		3,989,361
(a) Sum of: (26 + 29)	25	3,989,361	
Debt investment risk requirement in an increasing interest rate environment			
(27 to 28)	26	3,989,361	
Debt specific risk requirement	27	1,924,686	
Debt general risk requirement	28	2,064,675	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	-139,989	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-139,989	
Debt specific risk requirement	32	1,924,686	
Negative of debt general risk requirement	33	-2,064,675	
Liability adjustment requirement in a decreasing interest rate environment	34	0	
Loan Investment Risk Requirement	35		4,287
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		1,218,256
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		
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		6,588,776

belong to any insurance fund established and maintained under the Act (20 + 39)	40	6,583,116

**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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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

(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		1,371,872
(a) Specific Risk Requirement	22	685,936	
(b) General Risk Requirement	23	685,936	
Debt Investment and Duration Mismatch Risk Requirement:			
(25 or 30, whichever is higher)	24		3,989,361
(a) Sum of: (26 + 29)	25	3,989,361	
Debt investment risk requirement in an increasing interest rate environment			
(27 to 28)	26	3,989,361	
Debt specific risk requirement	27	1,924,686	
Debt general risk requirement	28	2,064,675	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	-139,989	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-139,989	
Debt specific risk requirement	32	1,924,686	
Negative of debt general risk requirement	33	-2,064,675	
Liability adjustment requirement in a decreasing interest rate environment	34	0	
Loan Investment Risk Requirement	35		4,287
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		1,218,256
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		
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		6,588,776

belong to any insurance fund established and maintained under the Act (20 + 39)	40	6,583,116

**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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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

(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		1,371,872
(a) Specific Risk Requirement	22	685,936	
(b) General Risk Requirement	23	685,936	
Debt Investment and Duration Mismatch Risk Requirement:			
(25 or 30, whichever is higher)	24		3,989,361
(a) Sum of: (26 + 29)	25	3,989,361	
Debt investment risk requirement in an increasing interest rate environment			
(27 to 28)	26	3,989,361	
Debt specific risk requirement	27	1,924,686	
Debt general risk requirement	28	2,064,675	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	-139,989	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-139,989	
Debt specific risk requirement	32	1,924,686	
Negative of debt general risk requirement	33	-2,064,675	
Liability adjustment requirement in a decreasing interest rate environment	34	0	
Loan Investment Risk Requirement	35		4,287
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		1,218,256
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		
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		6,588,776

belong to any insurance fund established and maintained under the Act (20 + 39)	40	6,583,116

**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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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

(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		1,371,872
(a) Specific Risk Requirement	22	685,936	
(b) General Risk Requirement	23	685,936	
Debt Investment and Duration Mismatch Risk Requirement:			
(25 or 30, whichever is higher)	24		3,989,361
(a) Sum of: (26 + 29)	25	3,989,361	
Debt investment risk requirement in an increasing interest rate environment			
(27 to 28)	26	3,989,361	
Debt specific risk requirement	27	1,924,686	
Debt general risk requirement	28	2,064,675	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	-139,989	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-139,989	
Debt specific risk requirement	32	1,924,686	
Negative of debt general risk requirement	33	-2,064,675	
Liability adjustment requirement in a decreasing interest rate environment	34	0	
Loan Investment Risk Requirement	35		4,287
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		1,218,256
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		
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		6,588,776

belong to any insurance fund established and maintained under the Act (20 + 39)	40	6,583,116

**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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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

(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		1,371,872
(a) Specific Risk Requirement	22	685,936	
(b) General Risk Requirement	23	685,936	
Debt Investment and Duration Mismatch Risk Requirement:			
(25 or 30, whichever is higher)	24		3,989,361
(a) Sum of: (26 + 29)	25	3,989,361	
Debt investment risk requirement in an increasing interest rate environment			
(27 to 28)	26	3,989,361	
Debt specific risk requirement	27	1,924,686	
Debt general risk requirement	28	2,064,675	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	-139,989	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-139,989	
Debt specific risk requirement	32	1,924,686	
Negative of debt general risk requirement	33	-2,064,675	
Liability adjustment requirement in a decreasing interest rate environment	34	0	
Loan Investment Risk Requirement	35		4,287
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		1,218,256
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		
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		6,588,776

belong to any insurance fund established and maintained under the Act (20 + 39)	40	6,583,116

**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**

I522L MANULIFE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2007 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

(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		1,371,872
(a) Specific Risk Requirement	22	685,936	
(b) General Risk Requirement	23	685,936	
Debt Investment and Duration Mismatch Risk Requirement:			
(25 or 30, whichever is higher)	24		3,989,361
(a) Sum of: (26 + 29)	25	3,989,361	
Debt investment risk requirement in an increasing interest rate environment			
(27 to 28)	26	3,989,361	
Debt specific risk requirement	27	1,924,686	
Debt general risk requirement	28	2,064,675	
Liability adjustment requirement in an increasing interest rate environment	29	0	
(b) Sum of: (31 + 34)	30	-139,989	
Debt investment risk requirement in a decreasing interest rate environment			
(32 to 33)	31	-139,989	
Debt specific risk requirement	32	1,924,686	
Negative of debt general risk requirement	33	-2,064,675	
Liability adjustment requirement in a decreasing interest rate environment	34	0	
Loan Investment Risk Requirement	35		4,287
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		1,218,256
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		
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		6,588,776

belong to any insurance fund established and maintained under the Act (20 + 39)	40	6,583,116

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I522L MANULIFE (SINGAPORE) PTE. LTD.

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NIL