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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER FINAL PRINTOUT DATE

No number available 2008/07/16 09:42

Statement G15.6 CROSS BORDER OPERATIONS - NON-SADC OTHER OPERATIONS of ABC Limited as at the end of the financial period 3/10/1/2008

25% or more of	s) in which your comp the shares or any othe directly	er Interest	holds 25% or more	r(s) in which your company e of the shares or any other est indirectly	Name of SADC country where the insurer is located
Name		%	Name	%	
					
your company party to a joint v	enture with an insurer l	located in a country that is	s not a SADC country?		
your company party to a joint v yes, please provide full detail ir	enture with an insurer l	located in a country that is	s not a SADC country?		
your company party to a joint v yes, please provide full detail in	enture with an insurer (located in a country that is		DIRECTOR	

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ACTUARY ____

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AUDITORS _____

SHEET REFERENCE NUMBER REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER FINAL PRINTOUT DATE	CON	IFIDENTIAL S	IAIEMENIN	OI AVAILABL	H01-99-A No number available 2003/05/15 15:36
SUMMARYO	Statement H1 OF SVM ASSETS AND of ABC Limited I of the financial perio				
		IN	& OUTSIDE R		
DESCRIPTION	First party cells	Third party cells	Promoter cells	TOTAL VALUE CURRENT YEAR	TOTAL VALUE PREVIOUS YEAR
	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6
1. ASSETS					
Cash & Deposits	0	0	0	0	0
Fixed interest	0	0	0	0	
Equities & Convertible debentures	0	0	0	0	
Property	0	0	0	0	
Collective investment schemes	0	0	0	0	
Fixed Assets	0	0	0	0	
Current Assets	0	0	0	0	
Other	0	0	0	0	0
TOTAL ASSETS	0	0	0	0	0
2. LIABILITIES					
Linked liabilities	0	0	0	0	0
Non-linked liabilities	0	0	0	0	
Current liabilities	0	0	0	0	
Other	0	0	0	0	0
TOTAL LIABILITIES	0	0	0	0	
3. EXCESS ASSETS	0	o	g	0	0
4. CAPITAL ADEQUACY REQUIREMENT	0	0	0	0	0
£ EDEE ASSETS			0		

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SHEET REFERENCE NUMBER REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

FINAL PRINTOUT DATE

No number available	2003/05/15 15:37				TOTAL VALUE CURRENT PREVIOUS YEAR		R'000	c
					TOTAL VALUE CURRENT YEAR		R'000	α
				Ą	Promoter cell		R'000	
				IN & OUTSIDE RSA	Third party cells with CAR Cover LESS than 1	2000	2000	2
		VER			Third party cells with CAR Cover GREATER than or equal to 1	00000	מממצ	4
	9	ADEQUACY CC	ed period 31/01/20		First party cells with CAR Cover LESS than 1 ⁵	0,00,0	200	3
	Statement U2	AND CAPITAL /	of ABC Limited as at the end of the financial period 31/01/2008		First party cells with CAR Cover with CAR Cover with CAR Cover with CAR Cover GREATER than or equal to 1 LESS than 11 or equal to 1	RYDOD		7
TINAL FRIN LOUI DALE		FREE ASSETS AND CAPITAL ADEQUACY COVER	as at the end		DESCRIPTION			

1. ASSET COVER						0	D)
Value of total assets							
Value of total liabilities	0	0	0	5	-		
France of Action (abilities)	С	c	, ,		5 6	5	5
Excess Assets Over Liabilities		>	5 0	2	3	0	0
Capital Adequacy Requirement	200	5	0	0	0	0	С
Free Assets (After CAR)	5	0	0	0	0	c	
CAR Cover	0	0	0	0	0		
Totals a service of the service of t	0.00	00.00	0.00	0.00	0.00	000	
2. EXCESS ASSETS REPRESENTED BY							00:0
Share capital							
Non-distributable reserves	0	0	0	0	О	2	C
Distributable reserves	0	0	0	0	C	0 0	
Officer	0	0	0	c			
TOTAL	0	0:	0	0	0	D C	0 0
	0	0	0	0	O		٥

AUDITORS

1 If any of the first party or third party cells have a capital adequacy requirement cover less than one, the attached supplementary statement H2.1 must be completed for each of these cells.

0.00

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REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

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No number available

FINAL PRINTOUT DATE

TOTAL VALUE 2003/05/15 15:37 PREVIOUS YEAR Name/number of cell 8'000 9 owner TOTAL VALUE CURRENT YEAR R'000 TOTAL TOTAL
VALUE VALUE
CURRENT PREVIOUS
YEAR Name/number of cell R'000 R'000 PREVIOUS CURRENT PREVIOUS Name/number of cell TOTAL VALUE YEAR R'000 TOTAL VALUE YEAR R'000 FREE ASSETS AND CAPITAL ADEQUACY COVER as at the end of the financial period 31/01/2008 Name/number of cell TOTAL VALUE YEAR R'000 TOTAL TOTAL VALUE VALUE PREVIOUS CURRENT F of ABC Limited YEAR R'000 Statement H2.1 Name/number of cell YEAR R'000 TOTAL VALUE CURRENT YEAR R'000 TOTAL VALUE PREVIOUS YEAR Name/number of cell R'000 TOTAL VALUE CURRENT YEAR R'000 DESCRIPTION

otal assets	otal liabilities	Excess Assets Over Liabilities	Sapital Adequacy Requirement	ts (After CAR)	16	
 Value of total assets	Value of total liabilities	Excess Assets O	Capital Adequacy	Free Assets (After CAR	CAR Cover	

1. ASSET COVER

Value of total liabilities	0	0	ō
Excess Assets Over Liabilities	0	0	0
Capital Adequacy Requirement	0	0	0
Free Assets (After CAR)	0	0	0
CAR Cover	00.00	00:00	00.00
2. EXCESS ASSETS REPRESENTED BY			

nare capital 0	distributable reserves 0	butable reserves 0	ther		0
0	0	0	C	2	0
0	0	0	, C	0	Ö
0	0	0	-		0
0	0	C	•	J	0
				9)
0	0			2	0
L	L	L		-	L

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SHEET REFERENCE NUMBER	SLE TO PUBLIC
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	No number available
Statement H3 CERTIFICATE GIVEN BY DIRECTORS of ABC Limited as at the end of the financial period 31/01/2008	2003/05/15 15:37
 Are you satisfied that, to the best of your knowledge and belief, the information contained in Statements H1, H2 and H2.1 fairly present the underwriting results and the financial position of the Insurer and the individual cells in accordance with the books of account at the year end? If "NO", provide an explanation. 	
 Have there been any developments after the year end, having a significant effect on the financial soundness of the insurer or any cell? If YES, furnish details: 	
3. Are there any solvency relief arrangements in place between the insurer and the cell owner? If YES, furnish details:	
DIRECTOR PUBLIC OFFICER	

ANNEXURE B

FINANCIAL SERVICES BOARD - REGISTRAR OF LONG-TERM INSURANCE

LONG-TERM INSURANCE QUARTERLY RETURN IN TERMS OF SECTION 36 OF THE LONG-TERM INSURANCE ACT, 1998

THE PRESCRIBED RETURN MUST BE SUBMITTED BY ALL INSURERS REGISTERED TO TRANSACT LONG-TERM INSURANCE BUSINESS IN TERMS OF THE LONG-TERM INSURANCE ACT, 1998.

FOR THE SAKE OF CONSISTENCY AND COMPLETENESS OF STATISTICAL INFORMATION COMPILED FROM THE RETURNS, IT IS ESSENTIAL THAT INSURERS COMPLETE ALL ITEMS WHICH ARE APPLICABLE. NO ITEMS MAY BE DELETED AND OTHER ITEMS INSERTED IN THE PLACE THEREOF.

This spreadsheet was designed by the Financial Services Board and it may be copied.

However, the Financial Services Board accepts no responsibility for any loss or damage arising from its use, nor for any decision made by the insurer or any other person based on information or calculations made by, or obtained from the spreadsheet.

INFORMATION REGARDING THE QUARTERLY RETURN

This return does not have to be audited.

This return will not be available for public inspection. However, this does not prevent the Financial Services Board from making available the aggregate figures for the industry in its entirety. This return must be submitted within 30 days of the end of the quarter to which it relates.

NOTE:

AREAS (CELLS).

EVEN IF NIL

ONLY SHADED AREAS. e.g.

REQUIRE FIGURES OR INFORMATION TO BE ENTERED

THE RETURN MUST BE PRINTED AND SUBMITTED,

HOW TO COMPLETE AND SUBMIT THE QUARTERLY SPREADSHEET:

- The spreadsheet must be completed in Excel.
- 2. The return is cumulative from the start of the insurer's financial year to the latest quarter end. This will include the section on movement statistics as well.

The return is cumulative from the start of the insurer's mancial year to the latest quarter end. This will include the security.
 The return must be submitted for the last quarter of the insurer's financial year end as well.
 This return consists of four sheets with "Prudential" relating to financial matters, "Spreading of assets" relating to the kind and spread of assets as contemplated in Section 31 of the Act and "Directors, Officers and Auditors" to the statutory information on the directors, executive management, public officer and the auditors.
 Income and expenditure figures should exclude value added tax (VAT).

- A. income and experiment lightes should exclude value action to (VAY).
 All figures should be rounded off to the nearest thousand rand.
 An originally signed copy of the return must be submitted and the electronic return must be e-mailed to the Financial Services Board.
- 7. This information page need not be printed.

GUIDANCE REGARDING THE INFORMATION REQUESTED

- Financial position statement
 Non-linked business includes market-related business
- * For policyholder purposes the deferred taxation asset can be deducted from the policyholder liabilities
- For shareholders purposes deferred taxation asset cannot be reflected as an insurance asset.
 Paragraph 7 to Schedule 3 to the long-term insurance act, regarding the valuation of other liabilities, indicales that for Section 30 and 31 other liabilities shall be determined in accordance with Generally Accepted Accounting Practice ("GAAP").

In the case where a deferred tax liability is created it should be valued according to GAAP.

With regard to FIC Compliance, a client is someone an accountable institution has a business relationship with or has concluded a single / once-off transaction. That means if an insurance company deals with a company (scheme) as its client then the scheme should be treated as such the center imposes an obligation on accountable institutions to identify and verify the identity of their clients, keep records and take into account exemption 4 and 7 of the Financial Intelligence Centre Act (FIC Act)

Clients from other accountable institutions would be clients referred by brokers (Financial Services Providers) as per item 12 of Schedule 1 of the FIC Act.

That is, clients that are represented by other accountable institutions such as brokers.

DEFINITIONS

Market Related

Assets: To be reflected at fair value.

Group business:

To be reflected at fair value.

Means "fund policy" as defined in section 1 of the Act.

Means insurance where a long-term policy is issued to a policyholder other than an individual, that covers a group of persons identified by reference to their relationship to the entity buying the contract, provided that this excludes grouped individual business. Means insurance where a long-term policy is issued to a policyholder other than an individual, under which an identifiable individual or member is the life insured and the policy is entered into by the policyholder for the purpose of providing benefits to the individual or the individual's dependants. Grouped individual

Individual husiness

Means insurance where a policy is issued to an individual.

A policy is said to "lapse" when the premiums are not paid within the required period of grace and the policy has no cash value the debt against the policy exceeds the cash value.

the debt against the policy exceeds the cash value.

Means a "market related policy" as defined in paragraph 1 of Schedule 1 to the Act and includes a "linked policy as defined in paragraph 1 of Schedule 1 to the Act and a long-term policy where the amount of policy benefits is guaranteed and is to be determined in whole or in part by reference to the value of particular assets or

Categories of assets but where the portion of the guarantee to the value of the assets is not material.

Minimum Capital Adequacy Requirement as referred to in Section 31 of the Act. Also, refer to Notice 38 of 2004 and Directive 140.A.i (LT).

Means all business which is purchased with a single premium or business where the payment of a series Minimum CAR:

Non-recurring.

of premiums is not obligatory.

This refers to credit life policies, term assurance policies etc that reached the end of their terms without Policy expiring:

any claim being paid. The policy is also not continued or renewed by an additional premium.

A policy is said to "lapse" when the premiums are not paid within the required period of grace and the policy has no cash value the debt against the policy exceeds the cash value. Policies lapsed:

Policy matured:

the debt against the policy exceeds the cash value.

Maturity relates to a specified date in the policy contract where the policy comes to an end and on which date the benefits / proceeds of the policy are paid out to the policyholder. This refers mostly to endowment policies where the benefit is paid out on a specified date (the maturity date) on the survival of the life insured, or his/her death if earlier.

Estimated liabilities calculated in accordance with the financial soundness valuation basis excluding capital adequacy requirements. Policy liabilities:

Means business where the policyholder is obliged to pay a series of fixed or pre-determined premiums to the long-term insurer to keep the policy in force.

FINANCIAL SERV	ICES BOARD.		LONG-TERM IN	ISURANCE, ACT 1998 - S	SECTION 36					
1	NAME OF INS	NIDED.			,,,,,,,,,,					
UNAUDITED RET	URN FOR THE P		Please select ins	surance company name TO			10/10//8/2			
Prepared by :				Telephone No. and e	ext					
REVENUE ACCO	UNT - TOTAL		R'000	MOVEMENT STATIS		DUAL &				
GROSS:	Dramitum a manada			GROUPED INDIVIDUA						R'000
	Claims paid and	ved and outstanding		_					Number	Policy
	Oldino paid and	outstanding		Beginning of financial y					of policies	liabilities
NET:				New policies issued	Gai					
	Premiums receiv	ved and outstanding		0 Policies lapsed						
	 Recurring Non-recurrin 	_		Policies terminated						
	- Notelecollin	g	L	Policies matured Policies expiring						-
LESS:	Claims paid and	outstanding(net)		0 Deaths and disabilities					1	-
l	 Annuities 			End of quarter						0
1	 Surrenders/v Other lumps 									
}	Commission(net		<u> </u>	MOVEMENT STATIST GROUP BUSINESS	ICS - FUND 8	i				
ł	Management exp	penses		OKOU DOGHELOS					Number	R'000
ADD:	Image at the same and the same								of schemes	Policy liabilities
ADD:	Investment incom	ne tent surplus(loss)		Beginning of financial ye	ear					
ł	Unrealised invest	tment surplus(loss)		New schemes issued Schemes terminated						-
	Other income/(ex	(penses)		End of quarter						.
	E							***************************************	1	′1
	Excess of income	e over expenses		0						
	Taxation			INFORMATION PER C OF BUSINESS	LASS					
LESS:	Transfer to (from)) shareholder fund		OI DOSINESS	Premiums	Premiums	<u> </u>	Claims	Commission	R'000 Managemen
INCREASE/(DECR	EASE) IN LONG-T	ERM FUND		0	(gross)	(net)	Retention	(net)	(net)	expenses
FINANCI	AL POSITION STA	ATEMENT	Pinne	.					L ` ' '	(net)
	Linked	Non-	R'000 Total	Assistance Disability			#DIV/01			
Assets:		linked	TO(a)	Fund			#DIV/0! #DIV/0!		-	ļ
Cash & Krugerrands				Health			#DIV/01			
Balances with banks Gilts				Life			#DIV/0!			
Policy loans		·		Sinking fund	0		#DIV/0!			
Mortgage bonds			0		L	0	#DIV/0!	0	0	0
Debentures			0	<u></u>						
Claims/Debtors Shares: Listed	<u> </u>	 		AUTOMATIC						
Shares: Unlisted			0	CALCULATIONS:						
Immovable Properties				CAR cover						0.00
Fixed assets Foreign appr. assets				Funding level (before CA						0.00%
Total assets		6		Funding level (after CAR						0.00%
Liabilities:		·1		Management expenses: Commission: premium in		me				0.00%
Policy liabilities			0							0.00%
Current liabilities Excess assets		0	0	Retention						0.00%
CAR		' 	0							
ree Assets	0	0	0							
Panandina at Assat	_			•						ı
Spreading of Asset		the kinds and sound	-6	emplated in terms of S 31 o		_				
f yes furnish the folio	wing information:	me kinds and spread	or assets as conte	emplated in terms of S 31 o	of Act R'000	L	Yes			
otal domestic Non-li				ſ	0					
「otal domestic Non-li 「otal Admitted Asset	inked liabilities and	Minimum CAR		<u>[</u>	Ö					
		total domestic liabiliti	96		0					
				L	0					
IC Compliance	- N									
(indly complete the fi	ollowing table:									
		<u> </u>		1						ļ
				Number of Customers						
otal Customers										
lients sourced direct	ily Other accountable									
stitutions		Exemption 4 - Prima	ry Accountable							
		Institutions	,							
eported Transaction	ne to Einenstein	4-111								ŀ
umber of Suspicious	ma w rinanciai ir and Unusual Tre	nesingence Centre	r							ſ
	avada (1di									Ĭ
UBLIC FFICER (sign:)										1
		_	ATE							L L

			NOTE - ITEMS 13 + 14 :	Admitted values are the lesser of	the mayridual, of the total amounts in the previous column.		Items13+14: Individual (Total	Admitted CALCULATION OF FURTHER EXCESSES AND FINAL	ADMITTED VALUES		R'000	1 If Items 4+5+6+9+10+11+12 exceed 90%	of the pon-linked liabilities, the	excess is:		2. If items 6+14+18+20 exceed 15%	of the non-linked liabilities, the	excess is:		ed value of items 1	to 12 exceeds.	of the total non-linked liabilities, the	excess is:	A Overall admitted assets	Total of column (11) less 1 2 & 3 above		5. Surplus of overall admitted assets	over total non-linked liabilities								
		Admitted for each item (the lesser of column (10) or column (7))	R'000	11				0			0	0		0			0	0	О	O			0			0	0		0	0	0	0					
	SUBTOTALS Maximum admissible for each item of this statement	Total non-linked liabilities x greater of column (8) or column (9)	8,000	10		,		0			0	0	0	0	0	0	0	0	0	0			0		0	0	0		0	0							
	ssible for each iter	Dispensation given	%	6			,	%0		,	%0				%0								%0			%0		%0	,	%0							
**	Maximum admi	per Regulation 2 to the Act	%	8			Li	25%			0 5%	75%		0 95%					0 2.5%	95%			2.5%			10%		0 15%		15%		(C)	71				
IE RSA	SUBTOTALS	Assets held, less individual excesses	R'000	7			0				0			0			0		0				0			0		0			0	10					
o to BE IN The	LESS:	excesses e.g. Banks, debtors, investments & properties	R'000	9			0				0				0								0					0			0	10					
SPREAD OF ASSETS IN OR DEEMED TO BE IN THE RSA 7 Please select insurance company name 0	ADD:	Assets of asset-holding intermediaries & investments in linked products	R'000	5			0				0			0					0				0					0			lo	0					
or ASSETS I		Non-linked assets	R'000	4	0		0	ō		0	o	0	10	0	0	0	0	0	0	0			0 0		0	0	0	0	0	0	0	o					
SPREAD C		Linked ts assets	R:000	3	0	0	0	0		0	o	0	0	0	0	0	0	0	0	0		0	0 0	5	0	0	0	o	0	0	0	0		F	0	0	া
		Total assets	R'000	2						ısı																											
		DESCRIPTION			1 Mortgage bonds	2 Non-convertible debentures	3 Any other debtors	SUBTOTAL		4 Shares - listed ordinary, convertible debentures & unit trusts - Domest	5 Shares - unlisted - Domestic	SUBTOTAL	6 Listed securities & shares - Foreign, deemed to be domestic	7 Policyholders' toans	8 Policies with other long-term insurers	9 Property investments	10 Related party(ies) & associated companies	11 Computer equipment	12 Other equipment & motor vehicles	SUBTOTAL OF ITEMS 1 to 12		13 Margin deposits - Domestic	SUBTOTAL		15 Cash	16 Krugerrands	17 Bank balances & deposits - Domestic	18 Bank balances & deposits - Foreign, deemed to be domestic	19 Government & semi-government securities - Domestic	20 Government securities - Foreign, deemed to be domestic	SUBICIAL OF ITEMS 13 to 20	TOTAL		DOMESTIC ASSETS MUST EXCEED THE FOLLOWING: Total Liabities	Less: Linked flabilities	Plus: Minimum CAR Plus: Asset-holding intermediaries' liabilities	Total Non-inked Liabilities

PORTING PERIOD	Please select in 1900/01/00	NT, PUBLIC OFFICER Isurance company na) TO	ame	0
Full Names & Sumame	Date appointed 2	Date resigned	Identity/ Passport Number	Position held
DIRECTORS	1 2	3	4	5
DIRECTORS		T		
				-
				
				
				·
				
	 			-
ALTERNATE DIRECTORS				
				ļ
MANAGING EXECUTIVES				L
				-
		-		
	+			
PUBLIC OFFICER				
and surname				
none (including area code) ncluding area code)				
one				
AUDITOR				
RESPONSIBLE PARTNER				
ACTUARY				