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**BOARD NOTICE**

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**BOARD NOTICE 81 OF 2008  
FINANCIAL SERVICES BOARD****LONG-TERM INSURANCE ACT, 1998 (ACT NO. 52 OF 1998): RETURNS BY  
LONG-TERM INSURERS TO REGISTRAR**

I, Dube Phineas Tshidi, Registrar of Long-term Insurance, hereby notify, in terms of section 36 of the Long-term Insurance Act, 1998, that every long-term insurer shall furnish the Registrar, -

- (a) within a period of four months after the expiration of each financial year with an audited return relating to its business;
- (b) within a period of one month after the expiration of each quarter of its financial year with a return relating to its business; and
- (c) within a period of six months of the expiration of each financial year, with a copy of its financial statements as defined in section 1(1) of the Companies Act, 1973 (Act No. 61 of 1973).

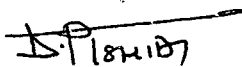
This Board Notice is applicable to all registered long-term insurers with financial years ending on or after 1 January 2008 and relates to the financial year under review in its entirety.

The returns must be submitted on A4 paper and also electronically.

The returns referred to in paragraphs (a) and (b) above must contain the following information and be submitted in the following form:

1. Annual Statutory Return (Refer Annexure A)
2. Quarterly Return (Refer Annexure B)

Board Notice 61 of 25 May 2007, published in the Government Gazette Nr. 29894 is hereby repealed.



**DP TSHIDI  
REGISTRAR OF LONG-TERM INSURANCE**

**ANNEXURE A**

<b>LONG-TERM INSURANCE ACT (NO. 52 OF 1998)</b>				
<b>LONG-TERM RETURN</b>				
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER			No number available	
END OF PERIOD UNDER REVIEW			2008/01/31	
FINAL PRINTOUT DATE			2008/08/20 11:38	
<b>INDEX OF STATEMENTS AVAILABLE TO PUBLIC</b>				
Statement no.	Description	No. of pages	Version	Issue/Amendment date
<b>A Management Information</b>				
A1	Registration information	1	1.0	2003/09/30
A2	Addresses & particulars of key persons	1	1.0	2000/03/01
A3	Directors & members of audit committee	1	3.0	2008/01/01
<b>B Data Summary</b>				
B1	Summary of premiums & benefits	1	1.0	2003/09/30
B2	Premiums received & outstanding	1	1.0	2003/09/30
B3	Benefits paid & provided for	1	1.0	2003/09/30
B4	Summary of long-term business in force	1	1.0	2003/09/30
B5	Movement in long-term policies in force	1	2.0	2007/03/01
B6	Analysis of movements	1	1.0	2003/09/30
<b>C Statutory Valuation Method</b>				
C1	Statutory valuation method of assets	2	1.0	2003/09/30
C2	Summary of Statutory valuation method of assets and liabilities	1	1.0	2003/09/30
C3	Free assets and Capital Adequacy Cover	1	1.0	2003/09/30
<b>D Financial Statements</b>				
D1	Balance sheet as per Annual Financial Statements	1	1.0	2003/09/30
D2	Statement repealed			2003/11/30
D3	Analysis of issued preference shares & debentures	1	3.0	2008/01/01
D4	Income statement as per Annual Financial Statements	1	2.0	2007/03/01
D5	Statement repealed			2003/09/30
<b>E Details in respect of Assets</b>				
E1	Cash & balances & deposits	1	1.0	2003/09/30
E2	Securities & loans	1	1.0	2003/09/30
E3	Debentures, loan stocks & other securities	1	1.0	2003/09/30
E4	Debtors (Claims against persons and entities)	1	1.0	2003/09/30
E5	Shares, units & depository receipts	1	1.0	2003/09/30
E6	Immovable property	1	1.0	2004/01/31
E7	Mortgages over immovable property, including participation bonds	1	1.0	2003/09/30
E8	Fixed assets	1	1.0	2000/03/01
E9	Comparison of Statutory & Shareholders assets	1	1.0	2000/03/01
E10	Related party transactions	1	1.0	2003/11/30
E11	Spread of domestic assets (including foreign assets deemed to be domestic)	1	1.0	2003/09/30
<b>F Futures &amp; Options</b>				
F1	Derivatives	1	1.0	2003/09/30
F2	Derivative sensitivity report	1	1.0	2003/09/30
<b>G Questionnaires &amp; Reports</b>				
G1	General information	2	2.0	2007/03/01
G2	Declaration by directors	1	1.0	2006/01/01
G3	Description of products currently marketed & sold	1	3.0	2008/01/01
G4	Report i.r.o. AIDS, guarantees, matching of assets & liabilities	1	1.0	2003/09/30
G5	Report i.r.o. financial soundness	2	1.0	2003/09/30
G6	Declaration by (alternate) statutory actuary	1	2.0	2007/03/01
G7	Declaration by auditor(s)	2	3.0	2008/01/01

**LONG-TERM INSURANCE ACT (NO. 52 OF 1998)**  
**LONG-TERM RETURN**  
**ABC LIFE INSURANCE COMPANY LIMITED**

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER  
 END OF PERIOD UNDER REVIEW  
 FINAL PRINTOUT DATE

No number available  
 2008/01/31  
 2008/07/16 09:42

**INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC**

Statement no.	Description	No. of pages	Version	Issue/Amendment date
<b>B Data Summary</b>				
B7	Expense analysis	1	1.0	2003/09/30
B8	Investment experience analysis	1	2.0	2007/03/01
B9	Mortality & morbidity experience analysis	1	1.0	2003/09/30
<b>C Statutory Valuation Method</b>				
C4	Statutory valuation method of net policy liabilities	1	3.0	2008/01/01
C5	Capital adequacy requirement before management action	1	3.0	2008/01/01
C6	Capital adequacy requirement and management action	1	3.0	2008/01/01
C7	Analysis of surplus	1	1.0	2004/06/30
C8	Dividend test	1	2.0	2007/03/01
C9	Reinsurance	1	2.0	2007/03/01
<b>G Questionnaires &amp; Reports</b>				
G8	Risk report issued by directors	1	1.0	2003/09/30
G9	Risk report issued by management	6	3.0	2008/01/01
G10	Statutory valuation method	1	2.0	2008/01/01
G10.1	Individual business valuation basis	4	1.0	2003/09/30
G10.2	Group business valuation basis	4	1.0	2003/09/30
G11	Risk report issued by statutory actuary	1	1.0	2003/09/30
G12	Reinsurance arrangements	4	2.0	2007/03/01
G13	Annual certificate of compliance by the public officer in terms of the conditional approval granted by the registrar to substitute certain compulsory annuity policies	1	1.0	2003/09/30
G14	Discretionary participation products report issued by the directors	1	1.0	2007/01/01
G15.1	Cross border operations - SADC branch	2	1.0	2007/01/01
G15.2	Cross border operations - SADC subsidiary	2	1.0	2007/01/01
G15.3	Cross border operations - SADC other operations	2	1.0	2007/01/01
G15.4	Cross border operations - non-SADC branch	2	1.0	2007/01/01
G15.5	Cross border operations - non-SADC subsidiary	2	1.0	2007/01/01
G15.6	Cross border operations - non-SADC other operations	3	1.0	2007/01/01
<b>H Cell captive statements</b>				
H1	Summary of SVM assets and liabilities	1	1.0	2006/01/01
H2	Free assets and capital adequacy cover	1	1.0	2006/01/01
H2.1	Free assets and capital adequacy cover of underfunded cells	1	1.0	2006/01/01
H3	Certificate given by directors	1	1.0	2006/01/01

FINAL PRINTOUT DATE 2008/07/18 09:42

Statement A1			
<b>REGISTRATION INFORMATION</b>			
of ABC Limited			
as at the end of the financial period 31/01/2008			
1	2	3	4

**1. DESCRIPTION**

Regulator's Ref. AAA AAAAA

Registrar of Long-term Insurance reference number  
 End of financial period (yyyy/mm/dd)  
 Name of long-term insurer

No number available  
 2008/01/31  
 ABC Limited

Number of months in financial period under review  
 12

**2. TYPES OF POLICIES**

Assistance  
 Disability  
 Fund  
 Health  
 Life  
 Sinking Fund

**CERTIFICATE OF REGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR**

Certificate number \_\_\_\_\_ Conditions imposed<sup>1</sup> (Y/N) \_\_\_\_\_

**3. NAMES OF CONTACT PERSONS**

**3.1 PUBLIC OFFICER**  
 Initials and surname of Public Officer \_\_\_\_\_  
 Initials and surname of contact person regarding the return \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_

**3.2 AUDITOR**  
 Name of first firm \_\_\_\_\_  
 Initials and surname of Responsible Partner \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_

Name of second firm \_\_\_\_\_  
 Initials and surname of Responsible Partner \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_

**3.3 ACTUARY**  
 Name of Statutory Actuary \_\_\_\_\_  
 Name of employer/company of Statutory Actuary \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_

Name of Alternate Statutory Actuary \_\_\_\_\_  
 Name of employer/company of Alternate Statutory Actuary \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_  
 Did person change since previous year (Y/N) \_\_\_\_\_

AUDITORS (initial)

Notes: 1  
 Conditions imposed on an insurer are available from the Registrar on request.

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER  
 FINAL PRINTOUT DATE

No number available  
 20080716/0812

**Statement A2  
 ADDRESSES & PARTICULARS OF KEY PERSONS  
 of ABC Limited  
 as at the end of the financial period 31/01/2008**

1 2 3 4

**1. HEAD OFFICE AND PUBLIC OFFICER**

**1.1 HEAD OFFICE OF LONG-TERM INSURER IN RSA**

Telephone (including area code)  
 Fax (including area code)  
 website  
 e-mail

Physical address



Postal address


**1.2 PUBLIC OFFICER**

Initials and surname  
 Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


**1.3 PERSON COMPLETING THE RETURN**

Initials and surname  
 Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


**1.4 CONSUMER COMPLAINTS PERSON**

Initials and surname  
 Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail


**2. AUDITORS**

**2.1 FIRST AUDITOR (Responsible Partner)**

Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail

Physical address



Postal address


**2.2 SECOND AUDITOR (Responsible Partner)**

Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail

Physical address



Postal address


**3. ACTUARIES**

**3.1 STATUTORY ACTUARY**

Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail

Physical address



Postal address


**3.2 ALTERNATE STATUTORY ACTUARY**

Telephone (including area code)  
 Fax (including area code)  
 Cellphone  
 e-mail

Physical address



Postal address


AUDITORS (initial)

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER  
FINAL PRINTOUT DATE

No number available  
2008/07/16 09:42

<b>Statement A3</b> <b>DIRECTORS, MANAGING EXECUTIVES AND MEMBERS OF AUDIT COMMITTEE</b> <b>of ABC Limited</b> <b>as at the end of the financial period 31/01/2008</b>				
Initials & Surname	Date appointed	Date resigned	Highest academic qualification	Position held <sup>1</sup>
1	2	3	4	5

**1. DIRECTORS:**

Executive

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Non-executive

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Alternate

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**2. MANAGEMENT EXECUTIVES**

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**3. MEMBERS OF AUDIT COMMITTEE:**

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AUDITORS (initial) \_\_\_\_\_

**Notes:**

<sup>1</sup> Examples include: Chairman, Vice-chairman, Non-executive, Managing Director etc.

SHEET REFERENCE NUMBER  
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER  
FINAL PRINTOUT DATE

Statement B1 SUMMARY OF PREMIUMS AND BENEFITS of ABC Limited as at the end of the financial period 31/01/2008			
DESCRIPTION	IN RSA	IN & OUTSIDE RSA	PREVIOUS YEAR
	TOTAL R'000	TOTAL R'000	TOTAL R'000
1	2	3	4

**1. GROSS PREMIUMS RECEIVED & OUTSTANDING<sup>1</sup>**

Assistance	0	0	0
Disability	0	0	0
Fund	0	0	0
Health	0	0	0
Life	0	0	0
Sinking Fund	0	0	0
<b>TOTAL GROSS PREMIUMS</b>	<b>0</b>	<b>0</b>	<b>0</b>

**2. NET PREMIUMS RECEIVED & OUTSTANDING<sup>1</sup>**

Assistance	0	0	0
Disability	0	0	0
Fund	0	0	0
Health	0	0	0
Life	0	0	0
Sinking Fund	0	0	0
<b>TOTAL NET PREMIUMS</b>	<b>0</b>	<b>0</b>	<b>0</b>

**3. GROSS BENEFITS PAID & PROVIDED FOR**

Assistance	0	0	0
Disability	0	0	0
Fund	0	0	0
Health	0	0	0
Life	0	0	0
Sinking Fund	0	0	0
<b>TOTAL GROSS BENEFITS</b>	<b>0</b>	<b>0</b>	<b>0</b>

**4. NET BENEFITS PAID & PROVIDED FOR**

Assistance	0	0	0
Disability	0	0	0
Fund	0	0	0
Health	0	0	0
Life	0	0	0
Sinking Fund	0	0	0
<b>TOTAL NET BENEFITS</b>	<b>0</b>	<b>0</b>	<b>0</b>

AUDITORS

Notes: 1 Premium income includes money received in respect of "investment contracts"

LT2008 - Published version

SHEET REFERENCE NUMBER: LT2008 - Published version  
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER: B02-99-A  
 FINAL PRINTOUT DATE: No number available  
 2008/07/16 09:42

DESCRIPTION	Statement B2 PREMIUMS RECEIVED AND OUTSTANDING by ABC Limited as at the end of the financial period 31/01/2008									
	IN RSA					IN & OUTSIDE RSA				
	CURRENT YEAR					TOTAL				
	2	3	4	5	6	7	8	9	10	
With-profit business R'000	With-profit annuities R'000	Without-profit annuities R'000	Linked R'000	Market related R'000	Other R'000	R'000	R'000	R'000	R'000	
1										

1. GROSS PREMIUMS RECEIVED & OUTSTANDING<sup>1</sup>

1.1 INDIVIDUAL									
Recurring	0	0	0	0	0	0	0	0	0
Non-recurring	0	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0	0
1.2 GROUP									
Pension fund	0	0	0	0	0	0	0	0	0
Medical scheme	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0	0
TOTAL GROSS PREMIUMS	0	0	0	0	0	0	0	0	0

2. NET PREMIUMS RECEIVED & OUTSTANDING<sup>1</sup>

2.1 INDIVIDUAL									
Recurring	0	0	0	0	0	0	0	0	0
Non-recurring	0	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0	0
2.2 GROUP									
Pension fund	0	0	0	0	0	0	0	0	0
Medical scheme	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0	0
TOTAL NET PREMIUMS	0	0	0	0	0	0	0	0	0

ACTUARY

AUDITORS (initial)

Notes: 1 Premium income includes money received in respect of "investment contracts".



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2008/07/16 09:42

SHEET REFERENCE NUMBER  
REGISTRAR OF LONG TERM INSURANCE REFERENCE NUMBER  
FINAL PRINT/OUT DATE

**Statement B3**  
**BENEFITS PAID AND PROVIDED FOR**  
**by ABC Limited**  
**as at the end of the financial period 31/03/2008**

DESCRIPTION	IN RSA					IN & OUTSIDE RSA				
	CURRENT YEAR		TOTAL			TOTAL CURRENT YEAR		TOTAL PREVIOUS YEAR		
	With-profit business R'000	Without-profit annuities R'000	Linked annuities R'000	Market related R'000	Other R'000	R'000	R'000	R'000		
1	2	3	4	5	6	7	8	9	10	
<b>1. GROSS BENEFITS PAID &amp; PROVIDED FOR<sup>1</sup></b>										
<b>1.1 INDIVIDUAL</b>										
DEATH	0	0	0	0	0	0	0	0	0	0
DISABILITY	0	0	0	0	0	0	0	0	0	0
Income benefit	0	0	0	0	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0	0	0	0	0
WITHDRAWAL BENEFITS	0	0	0	0	0	0	0	0	0	0
Surrenders	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0
OTHER	0	0	0	0	0	0	0	0	0	0
<b>SUBTOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>1.2 GROUP</b>										
DEATH	0	0	0	0	0	0	0	0	0	0
DISABILITY	0	0	0	0	0	0	0	0	0	0
Income benefit	0	0	0	0	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0	0	0	0	0
WITHDRAWAL BENEFITS	0	0	0	0	0	0	0	0	0	0
Pension fund	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0
<b>SUBTOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL GROSS BENEFITS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2. NET BENEFITS PAID &amp; PROVIDED FOR<sup>1</sup></b>										
<b>2.1 INDIVIDUAL</b>										
DEATH	0	0	0	0	0	0	0	0	0	0
DISABILITY	0	0	0	0	0	0	0	0	0	0
Income benefit	0	0	0	0	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0	0	0	0	0
WITHDRAWAL BENEFITS	0	0	0	0	0	0	0	0	0	0
Surrenders	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0
<b>SUBTOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>2.2 GROUP</b>										
DEATH	0	0	0	0	0	0	0	0	0	0
DISABILITY	0	0	0	0	0	0	0	0	0	0
Income benefit	0	0	0	0	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0	0	0	0	0
WITHDRAWAL BENEFITS	0	0	0	0	0	0	0	0	0	0
Pension fund	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0
<b>SUBTOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL NET BENEFITS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

AUDITORS (initial)

ACTUARY

Notes: 1 Monies paid in respect of "investment contracts".

LT2008 - Published version  
 SHEET REFERENCE NUMBER  
 REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER  
 FINAL PRINTOUT DATE

B04-99-A  
 No number available  
 2008/07/16 08:42

Statement B4 SUMMARY OF LONG-TERM BUSINESS IN FORCE of ABC Limited as at the end of the financial period 31/01/2008										
DESCRIPTION	IN RSA							IN & OUTSIDE RSA		
	CURRENT YEAR							TOTAL	TOTAL	TOTAL
	TYPE OF BUSINESS			CURRENT YEAR				8	9	10
1	2	3	4	5	6	7	8	9	10	
With-profit business	With-profit annuities	With-profit annuities	Without-profit annuities	Linked	Market related	Other				

1. INDIVIDUAL

1.1 RECURRING PREMIUM BUSINESS

Number of policies	0	0	0	0	0	0	0	0	0
Number of members - grouped individual business	0	0	0	0	0	0	0	0	0
Net annualised premiums R'000	0	0	0	0	0	0	0	0	0
Policy liabilities R'000 <sup>1</sup>	0	0	0	0	0	0	0	0	0

1.2 NON-RECURRING PREMIUM BUSINESS

Number of policies	0	0	0	0	0	0	0	0	0
Number of members - grouped individual business	0	0	0	0	0	0	0	0	0
Policy liabilities R'000 <sup>1</sup>	0	0	0	0	0	0	0	0	0

2. GROUP

Number of schemes	0	0	0	0	0	0	0	0	0
Number of members	0	0	0	0	0	0	0	0	0
Net annualised premiums R'000	0	0	0	0	0	0	0	0	0
Scheme liabilities R'000 <sup>1</sup>	0	0	0	0	0	0	0	0	0

ACTUARY

AUDITORS (initial)

Notes: 1 Policy liabilities or scheme liabilities net of approved reinsurance only and schedule 3 adjustments.