BOARD NOTICE

BOARD NOTICE 54 OF 2011

FINANCIAL SERVICES BOARD

LONG-TERM INSURANCE ACT NO. 52 OF 1998:

AMENDMENT OF BOARD NOTICE 294 OF 2010: RETURNS TO REGISTRAR

I, Dube Phineas Tshidi, Registrar of Long-term Insurance, acting in terms of section 36(1) of the Long-term Insurance Act, 1998 (Act No. 52 of 1998), hereby amend Board Notice 294 of 2010, published in *Government Gazette* No. 33113 of 16 April 2010, by substituting the LT2010 statutory return with the LT2011 statutory return as set out in schedule.

The LT2011 statutory return consists of a quantitative and qualitative part. The quantitative part is set out in Annexure A of the schedule and the qualitative part is set out in Annexure B of the schedule.

This Notice takes effect on the date of publication thereof and applies to every registered long-term insurer whose financial year ends on or after 1 January 2011, and applies in respect of the full financial year preceding the end of the financial year referred to above.

DF TSHIDI

Registrar of Long-Term Insurance

SCHEDULE

ANNEXURE A

LT2011

Page 1 of 76

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER END OF PERIOD UNDER REVIEW FINAL PRINTOUT DATE 10/10/1/000/8 12/31/2011 3/7/2011 8:34

Statement no.	Description	No. of pages	Issue date
Α	Management Information		
A1	Registration information	1	2003
A2	Addresses & particulars of key persons	1	2000
<u>A3</u>	Directors & members of audit committee	1]	2011
В	Data Summary		
<u>B1</u>	Summary of premiums & benefits	1	2003
B2	Premiums received & outstanding	1	2011
B3	Benefits paid & provided for	1	2011
<u>B4</u>	Summary of long-term business in force	1	2011
B5	Movement in long-term business in force	1	2007
B6	Analysis of movements	1	2011
B10	Information relating to claims, credit life policies and distribution channels	1	2011
С	Statutory Valuation Method		
C1	Statutory valuation method of assets	1 1	2011
C1 C2 C2.1 C3	Summary of Statutory valuation method of assets and liabilities	1	2011
C2.1	Liabilities	1	2011
C3	Free assets and Capital Adequacy Cover	1	2003
C3.2	Projected Excess Assets and Capital Adequacy Cover	1	2011
D	Financial Statements		
<u>D1</u>	Statement of Financial Position	1	2011
D3	Analysis of issued preference shares & debentures	1	2008
D4	Statement of Comprehensive Income	1	2011
			2011
E	Details in respect of Assets		
E1 E2	Cash & balances & deposits	1	2003
<u>E2</u>	Securities & loans	1	2003
E3 E4	Debentures, loan stocks & other securities	1	2003
<u>E4</u>	Debtors (Claims against persons and entities)	1	2003
<u>E5</u>	Shares, units & depository receipts	1	2011
<u>E6</u>	Immovable property	1	2003
<u>E7</u>	Mortgages over immovable property, including participation bonds	1	2003
<u>E8</u>	Fixed assets	1	2000
E9	Comparison of Statutory & Shareholders assets	1	2000
E10	Related party transactions	1	2003
<u>E11</u>	Spread of domestic assets (including foreign assets deemed to be domestic)	1	2011
F	Futures & Options		
<u>F1</u>	Derivatives	1	2011

LT2011

Page 2 of 76

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER END OF PERIOD UNDER REVIEW FINAL PRINTOUT DATE 10/10/1/000/8 12/31/2011 3/7/2011 8:34

	INDEX OF STATEMENTS NOT AV	/AILABLE TO PUBLIC		
Statement no.	Description		No. of pages	Issue date
В	Data Summary			-
B7	Expense analysis		1	2011
<u>B8</u>	Investment experience analysis		1	2011
B7 B8 B9	Experience analysis		1	2011
С	Statutory Valuation Method			
	Statutory valuation method of net policy liabilities		1	2011
C4 C5 C6 C7 C8 C9	Capital adequacy requirement before management action	•	1	2011
C6	Capital adequacy requirement and management action		1	2011
<u>C7</u>	Analysis of surplus		1	2011
<u>C8</u>	Dividend test	20002 1 - 101 1	1	2008
<u>C9</u>	Reinsurance		1	2011
C10.1	Statutory valuation method of the liabilities of individual business		4	2011
<u>C10.2</u>	Statutory valuation method of the liabilities of group business		4	2011
E E12 E13	Details in respect of Assets Banking Institution Exposure Other Institution Exposure		1 1	2011 2011
Н	Questionnaires & Reports			
<u>H1</u>	Summary of SVM assets and liabilities		1	2006
<u>H2</u>	Free assets and capital adequacy cover		1	2006
H2.1	Free assets and capital adequacy cover of underfunded cells	***	1	2006
<u>H3</u>	Certificate given by directors	*	1	2006
. 1	Stress & Scenario Tests			
 1	Stress & Scenario Tests Single factor stress tests on statutory surplus		1 1	2011
1 11 12 13			1 1	2011 2011

AUDITORS (initial)

INAL P	RINTOLIT DATE			3/7/2011 8
	a de la composição de la	tatement A1	(4) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	
		ATION INFORMA fe Insurance Lir		
	as at the end of th			
3	<u> </u>	2	3	4
. DES	SCRIPTION		Regulator	rs Ref: #RE
	Registrar of Long-term Insurance reference number	10/10/1/000/8		
	End of financial period (yyyy/mm/dd)	12/31/2011		
	Name of long-term insurer	ABC Life Insu	rance Limited	
	Number of months in financial period under review	12		
. TYF	PES OF POLICIES	CERTIFICAT	E OF REGISTRATION AS AN INSURER ISSUED B	Y THE REGISTRA
]	Assistance			
]	Disability			
]	Fund			
]	Health			
]	Life			
]	Sinking Fund			
	Certificate number		Conditions imposed ¹ (Y/N)	
. NAI	MES OF CONTACT PERSONS			
	3.1 PUBLIC OFFICER			
	Initials and surname of Public Officer		Did person change since previous year (Y/N)	F
	Initials and surname of contact person regarding the return		Did person change since previous year (Y/N)	1111
	3.2 AUDITOR			7-67-7-19-063-65
	Name of first firm		Did person change since previous year (Y/N)	10000000
	Initials and surname of Responsible Partner		Did person change since previous year (Y/N)	
	Name of second firm		Did person change since previous year (Y/N)	
	Initials and surname of Responsible Partner		Did person change since previous year (Y/N)	
	3.3 ACTUARY	800-W-000-00		
	Name of Statutory Actuary	1 m-75-31	Did person change since previous year (Y/N)	
	Name of employer/company of Statutory Actuary		Did person change since previous year (Y/N)	
	Name of Alternate Statutory Actuary	T	Did person change since previous year (Y/N)	14.

Notes:

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

8

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER		12	TOMONOOUS
FRANCOU DATE	Stateme ADDRESSES & PARTICULA of ABC Life Insur as at the and of the finance	ARS OF KEY PERSONS	M/7/01 834
1. HEAD OFFICE AND PUBLIC OFFICER			
1.1 HEAD OFFICE OF LONG-TERM INSURER IN RSA		1.2 PUBLIC OFFICER	
Telephone (including area code)		Initials and surname	
Fax (including area code)		Telephone (including area code)	
website		Fax (including area code)	
e-mail		Cellphone e-mail	A A Maria
Physical address	Postal address	1.3 PERSON COMPLETING THE RETURN	
		Initials and surname	
1884 1018 188 188 188 188 188 188 188 188 18	100 P 100 SE SE	Telephone (including area code)	
	4-11-11-11-11-11-11-11-11-11-11-11-11-11	Fax (including area code)	
The second secon		Cellphone e-mail	
		1.4 CONSUMER COMPLAINTS PERSON	
		Initials and surname	<u></u>
		Telephone (including area code)	
		Fax (including area code) Celiphone	
		e-mail	
2. AUDITORS			
2.1 FIRST AUDITOR (Responsible Partner)		2.2 SECOND AUDITOR (Responsible Partner)	
Telephone (including area code)		Telephone (including area code)	
Fax (including area code) Cellphone		Fax (including area code) Cellphone	
e-mail		e-mail	
Physical address	Postal address	Physical address	Postal address
Physical address	Postal address	Privaical audiess	rostal accitess
3. ACTUARIES			
3.1 STATUTORY ACTUARY		3.2 ALTERNATE STATUTORY ACTUARY	
Telephone (including area code)		Telephone (including area code)	
Fax (including area code) Cellphone		Fax (including area code) Cellphone	
e-mail		e-mail	
Physical address	Postal address	Physical address	Postal address
t 13 arend antica and	1 partie and also	1 Harris more care	1 Maries would have
	1021		
		AUDITORS (ini	tial)

Page 5 of 76

NTOUT DATE	e de la companya de	Statement A3			97700
Ol Color	RECTORS, MANAGING E	XECUTIVES AND M	EMBERS OF AUDIT COMMITT	BE.	
SACTOR OF THE PARTY	of.	ABC Life Insurance	Limited	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	
Initials & Sumame	Date appointed	Date registed	Highest academic qualification	Position held ¹	Independent / Not Indepen
rindas a Sarriante	2	3	riighest academic qualification	5	6
- Control of the Cont					<u> </u>
CTORS: cutive					
		The state of the s	I		
			- N		
					177
		 			
		A 000 WY 4 00 000			
executive			,	- 1 - 1 - 1 - 1 - 1 CO	
		I was to the same	CHILD THE PROPERTY OF THE PARTY		
· · · · · · · · · · · · · · · · · · ·					
27 - 77 - 74 HORAN					
rmate					
111210		T	I I		
		te nave a may be			
		1			
AGEMENT EXECUTIVES		1	4		
			e de 2000.		
				Maria - Maria - Maria - Maria	
BERS OF AUDIT COMMITTEE:		'			
The second secon					
				A STATE OF THE STA	
		1			
			mile - Egen again - Injur		
					3 1/4 /
		1			

Notes:

1 Examples include: Chairman, Vice-chairman, Non-executive, Managing Director etc.

Page 6 of 76

SHEET HEFERENCE NUMBER		801-89-
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER		10/10/1/000
FINAL PRINTOUT DATE	ALAWARA MANAGAMAN AND AND AND AND AND AND AND AND AND A	3/7/2011 8:3
	, Slatement B1	
SUMMARYC	F PREMILINS AND BENEFITS	the second secon
of ABC	Life Insurance Limited	
Se et the out of	f the floancial period 31/12/2011	
	to se institute papies entrances.	Markey Alberta Carrier
	IN RSA	IN & OUTSIDE RSA
DESCRIPTION	TOTAL	TOTAL
00 - 1	R'000	R'000
1	2	3
1. GROSS PREMIUMS RECEIVED & OUTSTANDING*		**
Assistance	0	
Disability	0	
Fund	0	0
Health	0	0
Life	0	Ö
Sinking Fund	0	0
TOTAL GROSS PREMIUMS	0	
120		
2. NET PREMIUMS RECEIVED & OUTSTANDING1		
Assistance	0	0
Disability	0	0
Fund	0	0
Health	0	
Life	0	0
Sinking Fund	0	0
TOTAL NET PREMIUMS	0	0
A COOSE PENETITE DAID & PROMEED COD		
3. GROSS BENEFITS PAID & PROVIDED FOR		
Assistance Disability	0	0
	0	0
Fund Health	0	9
	0	0
Life	0	
Sinking Fund	0	<u>0</u>
TOTAL GROSS BENEFITS	0	0
4. NET BENEFITS PAID & PROVIDED FOR		
Assistance	01	
Disability	0	Ö
Fund	0	- 0
Health	0	
Life	0	
Sinking Fund	0	0
TOTAL NET BENEFITS	0	
TOTAL NET BENEFITS		

AUDITORS

Notes:

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

AUDITORS (initial)

RINTOUT DATE	Si	atement B2	resident to	02.5		3/7/2011
	PREMIUMS RECE	IVED AND OU	TSTANDING			
		e Insurance Li	化有种基础 医克里特氏系统性神经病性病病 计算机 反射			
	as at the end of the	amenternem	30 31/12/2011	A Samuel Francisco		IN & OUTSIE
			IN RSA			RSA
DESCRIPTION	7 1986	TYPE OF B	CURRENT YEAR			TOTAL
	Investments R'000	Risk R'000	Annuities R'000	Universal Life R'000	TOTAL R'000	CURRENT YEAR R'000
1	2	3	4	5	6	7
Recurring Non-recurring	0	0	0	0	0	
OSS PREMIUMS RECEIVED & OUTSTAI 1.1 INDIVIDUAL	IDING					
				The state of the s		au au
Non-recurring SUBTOTAL	0	0	0	0	0	
SOBIOTAL		- 01				
1.2 GROUP	VC 211/211 F141/F141 F141/F141		MUTTONS LPANNERS			
Pension fund	0	0	0	0	0	
Medical scheme	0	0	0	0	0	
Other	0	0	0	0	. 0	
SUBTOTAL	0	0	0	0	0	
TOTAL GROSS PREMIUMS	0	0	0]	0[Ö	
F PREMIUMS RECEIVED & OUTSTANDI	NG ¹				*	
					1	
A 4 INDIVIDUAL	0	01	01	01	0	
2.1 INDIVIDUAL			0	0	0	
Recurring	n l				0	
Recurring Non-recurring	0		0	0 1		
Recurring	0	0	0	0		
Recurring Non-recurring			0	0	i	
Recurring Non-recurring SUBTOTAL	0	0	0	0	i	
Recurring Non-recurring SUBTOTAL 2.2 GROUP	0	0			1	- v
Recurring Non-recurring SUBTOTAL 2.2 GROUP Pension fund	0	0	0	0	i	

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

Notes:

ACTUARY

12

903-99-A SHEET REFERENCE NUMBER REGISTRAR OF LONG-TERM INBURANCE REFERENCE NUMBER 10/10/1/000/8 FINAL PRINTOUT DATE 3/7/2011 0:34 Statement B3
BENEFITS PAID AND PROVIDED FOR by ABC Life insurance Limited
as at the end of the financial period 31(12/2011 IN & OUTSIDE RSA INRSA CURRENT YEAR DESCRIPTION TOTAL CURRENT TYPE OF BUSINESS TOTAL YEAR Investments Rick Universal Life Annuities R1000 R'000 R'000 R'000 R'000 R'000 1. GROSS BENEFITS PAID & PROVIDED FOR 1.1 INDIVIOUAL 0 0 0 0 0 DEATH DISABILITY income benefit 0 Lump sum benefit HEALTH 0 MATURITY ANNUITY WITHDRAWAL BENEFITS 0 Surrendera OTHER SUBTOTAL 1.2 GROUP 0 01 oT 0 DEATH 0 0 DISABILITY 0 Income benefit 0 Lump sum benefit 0 HEALTH MATURITY ANNUITY WITHDRAWAL BENEFITS 0 0 0 Pension fund 0 Other 0 SUBTOTAL. 0 0 TOTAL GROSS BENEFITS 0 0 0 2. NET BENEFITS PAID & PROVIDED FOR 2.1 INDIVIDUAL 0 0 0 0 0 0 DEATH DISABILITY income benefit Lump sum benefit HEALTH 0 MATURITY 0 0 ANNUITY 0 0 WITHDRAWAL BENEFITS 0 Surrenders 0 Other 0 OTHER 0 0 SUBTOTAL 2.2 GROUP 0 01 0 0 0 DEATH DISABILITY 01 income benefit 0 0 0 0 Lump sum benefit HEALTH 0 0 0 MATURITY 0 0 0 ANNUITY WITHDRAWAL BENEFITS 0 0 0 Pension fund Other 0 0 0 0 SUBTOTAL 0 0 0 0 0 0 TOTAL NET BENEFITS

AUDITORS (initial)

ACTUARY	

LT2011

FINAL PRINTOUT DATE

SHEET REFERENCE NUMBER
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER

Page 9 of 76

B04-99-A

10/10/1/000/8 3/7/2011 8:34

Statement B4.

SUMMARY OF LONG-TERM BUSINESS IN FORCE

by ABC Life Insurance Limited

as at the end of the financial period 31/12/2011

	IN RSA					IN & OUTSIDE	
DESCRIPTION		CURRENT YEAR					
West of the Contract of the Co		TYPE OF BUSINESS					
	Investments R'000	Risk <i>R'000</i>	Annuities R'000	Universal Life R'000	TOTAL R'000	YEAR R'000	
1	2	3	4	5	6	7	

1. INDIVIDUAL

1.1 RECURRING PREMIUM BUSINESS

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

1.2 NON-RECURRING PREMIUM BUSINESS

Number of policies	0	0	0	0	0	0
Number of members - grouped individual business	0	0	0	0	0	0
Policy liabilities R'000 ¹	0	0	0	0	0	0

2. GROUP

Number of schemes					0	0
Number of members					0	0
Net annualised premiums R'000	0	0	0	0	0	0
Scheme liabilities R'000 ¹	0	0	0	Ó	0	. 0

ACTUARY		

Notes:

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

ACTUARY ____

ET REFERENCE NUMBER DISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER AL PRINTOUT DATE				805-99- 10/10/1/000/ 3/7/2011 8:3
	Statement 85			
	LONG-TERM BUSINES:			
of AE	IC Life Insurance Limite	d		
as at the end	of the financial period 3	1712/2011		
		IN RSA		IN & OUTSIDE RSA
Ant resolution and the second and th		CURRENT YEAR		TOTAL CURRENT
DESCRIPTION	TYPE OF BU		TOTAL	YEAR
.40	Non-recurring	Recurring	8151161751	
	No. of policies	No. of policies	No. of policies	No. of policies
	2	3	4	5
NUMBER OF POLICIES AT START OF FINANCIAL YEAR	0	0	0	
plus: New policies		0	0	0
less: Death claims	0	- 0	0	0
Disability terminations Health terminations	0	0	0	0
Maturity claims	0	0	0	0
Surrenders	0	0	0	0
Lapses	0	0	0	0
Transfers i.t.o. the Act	0	0	0	0
Policies expired	0	0	0	0
Adjustments: Specify				
	0	01	0	0
	0	0	0	0
	0	0	0	0
•	0	0	0	. 0
NUMBER OF POLICIES AT END OF FINANCIAL YEAR	0	0	0	0
GROUP				
NUMBER OF SCHEMES AT START OF FINANCIAL YEAR			0	0
plus: New schemes			0	0
less: Terminations			0	0
Transfers i.t.o. the Act			0	0
Adjustments: Specify		-	0	
•			0	0
			- 0	0
			- 0	0
NUMBER OF SCHEMES AT END OF FINANCIAL YEAR		-	0	0

AUDITORS (initial)

ACTUARY ____

SHEET REFERENCE NUMBER						806-99-/
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER						10/10/1/000/
FINAL PRINTOUT DATE		distribution of the second				3/7/2011 8:34
	State ANALYSIS T OFRIECHER	ment 86 Je Moveniskov Tetrance Lunio	B.	Tagging 4		
	as at the edit of the fi	iancial period.	34/12/2011	al alternative and aller		IN & OUTSIDE
		IN RSA				
DESCRIPTION		CURRENT YEAR				TOTAL
	IYP	E OF BUSINESS			TOTAL	CURRENT YEAR R'000
	Investments	TYPE OF BI	Annuities	Universal Life	TOTAL	
	R'000	R'000	R'000	R'000	R'000	
<u> </u>	2	3	4	5	6	7
1. NEW BUSINESS				<u>-</u>		
INDIVIDUAL - NEW ISSUES RECURRING BUSINESS	41-147-				- X	
Number of policies	0	0	0	0	0	0
Net annualised premium R'000	0	0	0	0	0	0
NON-RECURRING BUSINESS					Lieuway warm-172	
Number of policies	0	0	0	0	0	0
Net premium received R'000	0	0	0	0	0	0
2. SURRENDERS INDIVIDUAL RECURRING BUSINESS						
Number of policies	0	0	0	0	0	0
Net annualised premium R'000	0	0	0	0	0	0
NON-RECURRING BUSINESS	V					
Number of policies	0	0	0	0	0	0
3. LAPSES INDIVIDUAL RECURRING BUSINESS NUMBER OF POLICIES						
First year	0	0	0	0	0	0
Second year	- o	0	ō	0	0	Ö
Third year and older	0	0	0	Ö	0	Ō
Total	0	0	0	0	0	0
			100,000	127		
NET ANNUALISED PREMIUM R'000		The second second	700	7798 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	989	
NET ANNUALISED PREMIUM R'000 First year	0]	0	0	0	0	0
NET ANNUALISED PREMIUM R'000 First year Second year	0	0	0	0	0	. O
NET ANNUALISED PREMIUM R'000 First year						

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC SHEET REFERENCE NUMBER REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8 FINAL PRINTOUT DATE 3/7/2011 8:34 Statement-B7 EXPENSE ANALYSIS of ABC Life Insurance Limited as at the end of the financial period 31/12/2011 IN RSA IN & OUTSIDE DESCRIPTION CURRENT YEAR TOTAL TYPE OF BUSINESS CURRENT TOTAL Other Investments Risk Annuities Universal Life YEAR R'000 R'000 R'000 R'000 R'000 R'000 R'000 1. ACTUAL EXPENSES INCURRED 1.1 ACQUISITION EXPENSES Individual business selling expenses Recurring Non-recurring Group business selling expenses Issuing & underwriting expenses Recurring Non-recurring Other SUBTOTAL 1.2 OPERATING EXPENSES¹ Individual business Renewal Claims handling expenses Group Other: Specify Asset management fees Shareholders' expenses SUBTOTAL 1.3 OTHER EXPENSES SUBTOTAL TOTAL AUDITORS (initial) ACTUARY

Notes:

¹ Operating expenses for the calculation of MCAR and includes all expenses in respect of "investment contracts".

ET REFERENCE NUMBER			CONFID	ENTIAL STATEME	III III NEMO	805-00-
ISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER IL PRINTOLIT DATE						10/10/1/000 3/7/2011 6:3
GETE FOR ANY AND A STATE OF A STA	St.	tement B8	CONTRACTOR OF THE	ACMINING A	OMA POPUL	101 6 K 1 SL
or beautiful March	INVESTMENT E					
		Insurance Lin				A series
	as at the end of the	financial perio		and the second of the second o	13.	
			IN RSA			IN & OUTSIDE
DESCRIPTION			URRENT YEAR			TOTAL
		TYPE OF BU	JSINESS Annuities	Universal Life	TOTAL	CURRENT
	Investments R'000	Risk R'000	ROOO	R'000	R'000	YEAR R'000
	2	3	4	5	8	7
eresano especialmente de la compansión d						
TUAL EXPERIENCE						
A reco 8 TOS 80					1	
Period in months over which experience (i) is	monitored					12
1. INDIVIOUAL						
III III III III III III III III III II						
Asset value at start ¹	0	0	0	0	0	0
Net cashflows	0	0	0	0	0	0
Net investment growth ²	0	0	0	0	0	0
Asset value at end1	0	0	0	0	0	0
Investment yield	0%	0%	0%	0%	0%	0%
552 (542 154 5 155 155 156 156 156 156 156 156 156 1	-					
Bonuses declared						
Vested bonuses			0.0%			
Non-vested bonuses			0.0%			
TOTAL			0.0%			
Maturity yield						
Single-premium policies						
5-year policy	0.0%	0.0%	0.0%			
10-year policy	0.0%	0.0%	0.0%			
15-year policy	0.0%	0.0%	0.0%			
Recurring-premium policies						
5-year policy	0.0%	0.0%	0.0%			
10-year policy	0.0%	0.0%	0.0%			
15-year policy	0.0%	0.0%	0.0%			
Method of calculation						
2. GROUP						
Asset value at start	0	01	0	0	0	0
Net cashflows	1 0	ő	ŏ	ő	Ö	Ö
Net investment growth ²	0	0	0	0	0	0
Asset value at end1	0	0	0	0	0	0
Investment yield	0%	0%	0%	0%	0%	0%
8		191174	1200-11-001-0			
Bonuses declared						
Vested bonuses			0.0%			
Non-vested bonuses			0.0%			
TOTAL			0.0%			
* PHADEHOI DEDO						
3. SHAREHOLDERS						
Asset value at start1				Г	0	0
Net cashflows	in the contract of	-		1	0	0

AUDITORS (Initial

ACTUARY_

Net investment growth² Asset value at end¹ Investment yield

- 1 Assets reflected as per section 30 of the Long-term Insurance Act of 1998 the Statutory Valuation Method.
 2 Net investment growth includes realised and unrealised capital appreciation/depreciation.