BOARD NOTICE

BOARD NOTICE 133 OF 2012

FINANCIAL SERVICES BOARD

LONG-TERM INSURANCE ACT NO. 52 OF 1998:

AMENDMENT OF BOARD NOTICE 54 OF 2011: 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 54 of 2011, published in *Government Gazette* No. 34118 of 18 March 2011, by substituting the LT2011 statutory return (i.e. annual and quarterly) with the LT2012 statutory return as set out in the schedule.

Further hereto, I hereby notify, in terms of section 36(1) 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 statutory return and a copy of its financial statements relating to its business;

(b) within a period of one month after the expiration of each quarter of its financial year with a statutory return relating to its business; and

(c) the aforementioned statutory returns must be submitted in an electronic format and in a A4 paper copy format.

This Board 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 2012, and applies in respect of the full financial period that ends on the aforementioned date.

D.P TSHIDI

DP TSHIDI

Registrar of Long-term Insurance

SCHEDULE

LONG-TERM INSURANCE QUARTERLY RETURN

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.

DISCLAIMER:
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.

HOW TO COMPLETE AND SUBMIT THE QUARTERLY SPREADSHEET:
1. 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.
3. The return must be submitted for the last quarter of the insurer's financial year end as well.
4. 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.
4. Income and expenditure figures should exclude value added tax (VAT).
5. All figures should be rounded off to the nearest thousand rand.
6. An originally signed copy of the return must be submitted and the electronic return must be e-mailed to the Financial Services Board at mailto:insurance.prudential@fsb.co.za
7. This information page need not be printed.

NOTE:

ONLY SHADED AREAS, e.g.
REQUIRE FIGURES OR INFORMATION TO BE ENTERED
AREAS (CELLS).
THE RETURN MUST BE PRINTED AND SUBMITTED, EVEN IF NIL.

GUIDANCE REGARDING THE INFORMATION REQUESTED
1. Financial position statement
* Non-linked business includes previously reflected market-related business as well.
* For policyholder purposes the deferred taxation asset can be deducted from the policyholder liabilitie
* 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, indicates 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 tra
That means if an insurance company deals with a company (scheme) as its client then the scheme should be treated as such
The centre imposes an obligation on accountable institutions to identify and verify the identity of their clients, keep records and take into account exempl of the Financial Intelligence Centre Act (FIC Act)
* Clients sourced directly are clients that are not referred to the entity by an independent broker. This includes clients brought in by agents of the entity (employees or contractors.)
* Clients from other accountable institutions would be clients refered 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

Assets:	To be reflected at fair value as well as values prescribed in the Board Notice issued during 2010. .
Fund:	Means "fund policy" as defined in section 1 of the Act.
Group business:	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.
Grouped individual :	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.
Individual busines	Means insurance where a policy is issued to an individual.
Minimum CAR:	Minimum Capital Adequacy Requirement as referred to in Section 31 of the Act. Also, refer to the Board Notice issued during 2010.
Non-recurring:	Means all business which is purchased with a single premium or business where the payment of a series of premiums is not obligatory.
Policy expiring:	This refers to credit life policies, term assurance policies etc that reached the end of their terms without any claim being paid. The policy is also not continued or renewed by an additional premium.
Policies lapsed:	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.
Policy matured:	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.
Policy liabilities:	Estimated liabilities calculated in accordance with the financial soundness valuation basis excluding capital adeqaucy requirements.
Recurring:	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 SERVICES BOARD. **LONG-TERM INSURANCE, ACT 1998 - SECTION 36**

NAME OF INSURER: ABC Life Insurance Limited 10/10/0/8/2

UNAUDITED RETURN FOR THE PERIOD 2012/01/01 **TO** 2012/03/31

Prepared by : **Telephone No. and ext.**

REVENUE ACCOUNT - TOTAL		**R'OOO**
GROSS:		
	Premiums received and outstanding	
	Claims paid and outstanding	
NET:		
	Premiums received and outstanding	0
	- Recurring	0
	- Non-recurring	
LESS:	Claims paid and outstanding(net)	0
	- Annuities	
	- Surrenders/withdrawals	
	- Other lumpsums	
	Commission(net)	
	Management expenses	
ADD:	Investment income	
	Realised investment surplus(loss)	
	Unrealised investment surplus(loss)	
	Other income/(expenses)	
	Excess of income over expenses	0
LESS:	Taxation	
LESS:	Transfer to (from) shareholder fund	
LESS:	Dividends	
INCREASE/(DECREASE) IN LONG-TERM FUND		0

MOVEMENT STATISTICS - INDIVIDUAL & GROUPED INDIVIDUAL BUSINESS		**R'000**
	Number of policies	Policy liabilities
Beginning of financial year		
New policies issued		-
Policies lapsed		-
Policies terminated		-
Policies matured		-
Policies expiring		-
Deaths and disabilities		-
End of quarter	0	

MOVEMENT STATISTICS - FUND & GROUP BUSINESS		**R'000**
	Number of schemes	Policy liabilities
Beginning of financial year		
New schemes issued		-
Schemes terminated		-
End of quarter	0	

INFORMATION PER CLASS OF BUSINESS						**R'000**
	Premiums (gross)	Premiums (net)	Retention	Claims (net)	Commission (net)	Management expenses (net)
Assistance			#DIV/0!			
Disability			#DIV/0!			
Fund			#DIV/0!			
Health			#DIV/0!			
Life			#DIV/0!			
Sinking fund			#DIV/0!			
TOTAL	0	0	#DIV/0!	0	0	0

FINANCIAL POSITION STATEMENT			**R'OOO**
	Linked	Non-linked	Total
Assets:			
Cash & Balances with Banks			0
Securities & Loans			0
Debentures			0
Debtors			0
Policy loans			0
Shares - Listed			0
Shares - Unlisted			0
CIS			0
Immovable property			0
Mortgages & Participation bonds			
Fixed Assets			0
Other			0
Total assets	0	0	0
Liabilities:			
Policy liabilities			0
Current liabilities			0
Excess assets	0	0	0
CAR			0
Free Assets	0	0	0

AUTOMATIC CALCULATIONS:	
CAR cover	0.00
Funding level (before CAR)	0.00%
Funding level (after CAR)	0.00%
Management expenses: premium income	0.00%
Commission: premium income	0.00%
Claims ratio	0.00%
Retention	0.00%

Spreading of Assets

Does the insurer currently comply with the kinds and spread of assets as contemplated in terms of S 31 of Act: Yes

If yes furnish the following information:	R'000
Total domestic Non-linked Assets	0
Total domestic Non-linked liabilities and CAR	0
Total Admitted Assets	0
Surplus of overall admitted assets over total domestic liabilities	0

FIC Compliance

Kindly complete the following table:

		Number of Customers
Total Customers		
Clients sourced directly		
Clients sourced from other accountable institutions	Exemption 4 - Primary Accountable Institutions	

Reported Transactions to Financial Intelligence Centre	
Number of Suspicious and Unusual Transactions reported	

PUBLIC OFFICER (sign:) DATE

LT2011

SPREAD OF ASSETS IN OR DEEMED TO BE IN THE RSA
ABC Life Insurance Limited
2012/01/01 TO 2012/03/31

DESCRIPTION	Total assets	Linked assets	Non-linked assets	ADD: Assets of asset-holding intermediaries & investments in linked products	LESS: Individual excesses e.g. banks, debtors, investments & properties	SUBTOTALS: Assets held, less individual excesses	Maximum admissible for each item of this statement: per Regulation 2 to the Act	Maximum admissible for each item of this statement: Dispensation given	Maximum admissible for each item of this statement: Total non-linked liabilities x greater of column (8) or column (9)	Admitted for each item (the lesser of column (10) or column (7))
	R'000	R'000	R'000	R'000	R'000	R'000	%	%	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11
1 Mortgage bonds	0	0	0	0	0	0	-	-	-	-
2 Non-convertible debentures	0	0	0	0	0	0	-	-	-	-
3 Any other debtors	0	0	0	0	0	0	-	-	-	-
4 Outstanding Premiums	0	0	0	0	0	0	-	-	-	-
SUBTOTAL	0	0	0	0	0	0	25%	0%	0	0
5 Shares - listed ordinary, convertible debentures & collective investment schemes - Domestic	0	0	0	0	0	0	-	-	0	0
6 Shares - unlisted - Domestic	0	0	0	0	0	0	5%	0%	0	0
SUBTOTAL	0	0	0	0	0	0	75%	0%	0	0
7 Listed securities & shares - Foreign, deemed to be domestic	0	0	0	0	0	0	15%	0%	0	0
8 Policyholders' loans	0	0	0	0	0	0	95%	0%	0	0
9 Claims against a LT insurer i.t.o. a LT policy	0	0	0	0	0	0	-	-	0	0
10 Property investments	0	0	0	0	0	0	25%	0%	0	0
11 Related party(ies) & associated companies	0	0	0	0	0	0	5%	0%	0	0
12 Computer equipment	0	0	0	0	0	0	5%	0%	0	0
13 Other equipment & motor vehicles	0	0	0	0	0	0	2.5%	0%	0	0
14 Any other assets	0	0	0	0	0	0	-	-	0	0
SUBTOTAL OF ITEMS 1 to 14	0	0	0	0	0	0	95%	0%	0	0
15 Margin deposits - Domestic	0	0	0	0	0	0	2.5%	0%	0	0
16 Margin deposits - Foreign, deemed to be domestic	0	0	0	0	0	0	2.5%	0%	0	0
SUBTOTAL	0	0	0	0	0	0	2.5%	0%	0	0
17 Cash	0	0	0	0	0	0	100%	-	0	0
18 Krugerrands	0	0	0	0	0	0	10%	0%	0	0
19 Bank balances & deposits - Domestic	0	0	0	0	0	0	100%	-	0	0
20 Bank balances & deposits - Foreign, deemed to be domestic	0	0	0	0	0	0	15%	0%	0	0
21 Government & semi-government securities - Domestic	0	0	0	0	0	0	100%	-	0	0
22 Government securities - Foreign, deemed to be domestic	0	0	0	0	0	0	15%	0%	0	0
SUBTOTAL OF ITEMS 15 to 22	0	0	0	0	0	0				0
TOTAL	0	0	0	0	0	0				0

DOMESTIC ASSETS MUST EXCEED THE FOLLOWING:

Total Liabilities	0
Less: Linked liabilities	0
Plus:CAR	0
Plus: Asset-holding intermediaries' liabilities	0
Total Non-linked Liabilities	0

NOTE - ITEMS 5 + 6 & 15 + 16 :

Admitted values are the lesser of the individual, or the total amounts in the previous column.

Items 5+6:	Individual	0
	Total	0
	Admitted	0
Items 15+16:	Individual	0
	Total	0
	Admitted	0

CALCULATION OF FURTHER EXCESSES AND FINAL ADMITTED VALUES

R'000

1. If Items 5+6+7+10+11+12+13 exceed 90% of the non-linked liabilities, the excess is: 0

2. If Items 7+16+20+22 exceed 15% of the non-linked liabilities, the excess is: 0

3. If the admitted value of items 1 to 14 exceeds: 95% of the total non-linked liabilities, the excess is: 0

4. Overall admitted assets: Total of column (11) less 1, 2 & 3 above 0

5. Surplus of overall admitted assets over total non-linked liabilities 0

DIRECTORS , EXECUTIVE MANAGEMENT, PUBLIC OFFICER AND AUDITORS
ABC Life Insurance Limited

REPORTING PERIOD 2012/01/01 **TO** 2012/03/31

Full Names & Surname	Date appointed	Date resigned	Identity/ Passport Number	Position held	Independent / Not Independent
1	2	3	4	5	6
1. DIRECTORS					
a. Executive/Non-executive Directors					
b. Alternate Directors					
2. MANAGING EXECUTIVES					
3. MEMBERS OF AUDIT COMMITTEE					

Public Officer

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

Auditor	
Responsible Partner	
Statutory Actuary	
Altenative Statutory Actuary	

PUBLIC OFFICER ____________________ **DATE** ____________

LONG-TERM INSURANCE ANNUAL QUANTITATIVE RETURN (LT2012)

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	**10/10/1/000/8**
END OF PERIOD UNDER REVIEW	**2012/01/31**
FINAL PRINTOUT DATE	**2012/08/03 10:30**

INDEX OF STATEMENTS AVAILABLE TO PUBLIC

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

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	**10/10/1/000/8**
END OF PERIOD UNDER REVIEW	**2012/01/31**
FINAL PRINTOUT DATE	**2012/08/03 10:30**

INDEX OF STATEMENTS NOT AVAILABLE TO PUBLIC

Statement no.	*Description*	*No. of pages*	*Issue date*
B	**Data Summary**		
B7	Expense analysis	1	2011
B8	Investment experience analysis	1	2011
B9	Experience analysis	1	2011
C	**Statutory Valuation Method**		
C3.2	Projected Excess Assets and Capital Adequacy Cover	1	2011
C4	Statutory valuation method of net policy liabilities	1	2011
C5	Capital adequacy requirement before management action	1	2011
C6	Capital adequacy requirement and management action	1	2011
C7	Analysis of surplus	1	2012
C8	Dividend test	1	2008
C9	Reinsurance	1	2011
C10.1	Statutory valuation method of the liabilities of individual business	4	2011
C10.2	Statutory valuation method of the liabilities of group business	4	2011
E	**Details in respect of Assets**		
E12	Banking Institution Exposure	1	2011
E13	Other Institution Exposure	1	2011
E14	Inwards Shares Exposure	1	2012
H	**Questionnaires & Reports**		
H1	Summary of SVM assets and liabilities	1	2006
H2	Free assets and capital adequacy cover	1	2006
H2.1	Free assets and capital adequacy cover of underfunded cells	1	2006
H3	Certificate given by directors	1	2006
I	**Stress & Scenario Tests**		
I1	Single factor stress tests on statutory surplus	1	2011
I2	Economic Scenario stress on statutory surplus	1	2011
I3	Single factor stress tests on statutory surplus	1	2011

FINAL PRINTOUT DATE 2012/08/03 10:30

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/221/8
END OF PERIOD UNDER REVIEW	2011/01/31
FINAL PRINTOUT DATE	2012/08/03 10:30

VALIDATION TOOL

	Reference	Description	Amount R'(000) (Where applicable)	Indicator
1.	***General Checks***			
Is Statement A1 completed?				
1	Statement A1, cell E10	Reference number	10/10/1/000/8	OK
2	Statement A1, cell E11	Financial year end	2012/01/31	OK
3	Statement A1, cell E12	Name: Insurer	ABC Life Insurance Limited	OK
4	Statement A1, cell E14	Number of months in financial period	12	OK
5	Statement A1, cell E25	Certificate number	0	Incomplete
6	Statement A1, cell E30	Name: Public Officer	0	Incomplete
7	Statement A1, cell E31	Name: Person completing the return	0	Incomplete
8	Statement A1, cell E34	Name: Auditing firm 1	0	Incomplete
9	Statement A1, cell E35	Name: Auditing firm 1 - Responsible partner	0	Incomplete
10	Statement A1, cell E41	Name: Statutory Actuary	0	Incomplete
11	Statement A1, cell E42	Name: Actuarial Company	0	Incomplete
2.	***Assets***			
2.1	***Statutory Basis (SVM)***			
2.1.1	***Total Assets - In the RSA & Deemed to be in RSA***			
From Statement C1				
1	Statement C1, cell S44	Policyholder Assets	0	
2	Statement C1, cell S74	Shareholders Assets	0	
		Total Assets	0	**OK**
From Statement C2				
1	Statement C2, cell R27	**Total Assets**	0	
2.1.2	***Total Assets - In and outside the RSA***			
From Statement C1				
1	Statement C1, cell T44	Policyholder Assets	0	
2	Statement C1, cell T74	Shareholders Assets	0	
		Total Assets	0	
From Statement C2				**OK**
1	Statement C2, cell S27	**Total Assets**	0	
From Statement E9				
1	Statement E9, cell G26	**Total Assets**	0	
2.1.3	***Policyholder Assets - In the RSA & Deemed to be in RSA***			
From Statement C1				
1	Statement C1, cell S44	**Total Policyholder Assets**	0	
From Statement C2				
1	Statement C2, cell F27	Policyholder Assets: Investments: Linked	0	
2	Statement C2, cell G27	Policyholder Assets: Investments: Investment Performance related	0	
3	Statement C2, cell H27	Policyholder Assets: Investments: Guaranteed	0	
4	Statement C2, cell I27	Policyholder Assets: Investments: Discretionary Participation Features	0	**OK**
5	Statement C2, cell J27	Policyholder Assets: Risk: Non profit	0	
6	Statement C2, cell K27	Policyholder Assets: Risk: Discretionary Participation Features	0	
7	Statement C2, cell L27	Policyholder Assets: Annuities: Linked	0	
8	Statement C2, cell M27	Policyholder Assets: Annuities: Investment Performance related	0	
9	Statement C2, cell N27	Policyholder Assets: Annuities: Non-profit	0	
10	Statement C2, cell O27	Policyholder Assets: Annuities: Discretionary Participation Features	0	
11	Statement C2, cell P27	Policyholder Assets: Universal Life	0	
		Total Policyholder Assets	0	
2.1.4	***Shareholder Assets - In & Deemed to be the RSA***			
From Statement C1				
1	Statement C1, cell S74	**Total Shareholders Assets**	0	**OK**
From Statement C2				
1	Statement C2, cell Q27	**Total Shareholder Assets**	0	

FINAL PRINTOUT DATE 2012/08/03 10:30

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/221/8
END OF PERIOD UNDER REVIEW	2011/01/31
FINAL PRINTOUT DATE	2012/08/03 10:30

VALIDATION TOOL

	Reference	Description	Amount R'(000) (Where applicable)	Indicator
2.2	*Published Reporting Basis (PRB)*			
2.2.1	*Published Reporting Basis (PRB) - In and outside the RSA*			
From Statement D1				
1	Statement D1, cell G31	**Total Assets**	0	OK
From Statement E9				
1	Statement E9, cell H26	**Total Assets**	0	
3.	*Liabilities*			
3.1	*Net Policyholder Liabilities*			
3.1.1	*Net Policyholder Liabilities - In the RSA*			
From Statement B4				
1	Statement B4, cell K21	Net Policy Liabilities: Individual recurring business	0	
2	Statement B4, cell K27	Net Policy Liabilities: Individual non-recurring business	0	
3	Statement B4, cell K34	Net Policy Liabilities: Group business	0	
		Total: Net Policyholder Liabilities	0	
From Statement C2				
1	Statement C2, cell R31	Linked Policy Liabilities	0	
2	Statement C2, cell R32	Non-linked Policy Liabilities	0	
		Total: Net Policyholder Liabilities	0	OK
From Statement C2.1				
1	Statement C2.1, cell G21	**Total: Net Policyholder Liabilities**	0	
From Statement C4				
1	Statement C4, cell S61	Linked Policy Liabilities	0	
2	Statement C4, cell S62	Non-linked Policy Liabilities	0	
		Total: Net Policyholder Liabilities	0	
From Statement C9				
1	Statement C9, cell K32	**Total: Net Policyholder Liabilities**	0	
3.1.2	*Net Policyholder Liabilities - In and outside the RSA*			
From Statement B4				
1	Statement B4, cell L21	Net Policy Liabilities: Individual recurring business	0	
2	Statement B4, cell L27	Net Policy Liabilities: Individual non-recurring business	0	
3	Statement B4, cell L34	Net Policy Liabilities: Group business	0	
		Total: Net policyholder liabilities	0	
From Statement C2				
1	Statement C2, cell S31	Linked Policy Liabilities	0	
2	Statement C2, cell S32	Non-linked Policy Liabilities	0	
		Total: Net Policyholder Liabilities	0	OK
From Statement C2.1				
1	Statement C2.1, cell H21	**Total: Net Policyholder Liabilities**	0	
From Statement C4				
1	Statement C4, cell T61	Linked Policy Liabilities	0	
2	Statement C4, cell T62	Non-linked Policy Liabilities	0	
		Total: Net Policyholder Liabilities	0	
From Statement C9				
1	Statement C9, cell L32	**Total: Net Policyholder Liabilities**	0	
3.2	*Total Liabilities*			
3.2.1	*Total Liabilities - In the RSA*			
From Statement C2				
1	Statement C2, cell R36	**Total Liabilities**	0	OK
From Statement C2.1				
1	Statement C2.1, cell G44	**Total Liabilities**	0	

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	**10/10/1/221/8**
END OF PERIOD UNDER REVIEW	**2011/01/31**
FINAL PRINTOUT DATE	**2012/08/03 10:30**

VALIDATION TOOL

	Reference	Description	Amount R'(000) (Where applicable)	Indicator
3.2.2	***Total Liabilities - In and outside the RSA***			
From Statement C2				
1	Statement C2, cell S36	**Total Liabilities**	0	**OK**
From Statement C2.1				
1	Statement C2.1, cell H44	**Total Liabilities**	0	
3.3	***Current Liabilities***			
3.3.1	***Current Liabilities - In the RSA***			
From Statement C2				
1	Statement C2, cell R33	Current Liabilities	0	
2	Statement C2, cell R34	Other Liabilities	0	
		Total Current Liabilities	0	**OK**
From Statement C2.1				
1	Statement C2.1, cell G42	**Total Current Liabilities**	0	
3.3.2	***Current Liabilities - In and outside the RSA***			
From Statement C2				
1	Statement C2, cell S33	Current Liabilities	0	
2	Statement C2, cell S34	Other Liabilities	0	
		Total Current Liabilities	0	**OK**
From Statement C2.1				
1	Statement C2.1, cell H42	**Total Current Liabilities**	0	
4	***Excess Assets***			
4.1	***Excess Assets - In the RSA***			
From Statement C2				
1	Statement C2, cell R38	**Excess Assets**	0	
From Statement C3				**OK**
1	Statement C3, cell G17	**Excess Assets**	0	
2	Statement C3, cell G27	**Excess Assets**	0	
4.2	***Excess Assets - In and outside the RSA***			
From Statement C2				
1	Statement C2, cell S38	**Excess Assets**	0	
From Statement C3				
1	Statement C3, cell H17	**Excess Assets**	0	**OK**
2	Statement C3, cell H27	**Excess Assets**	0	
From Statement C7				
3	Statement C7, cell F74	**Excess Assets**	0	
5.	***Dividends***			
5.1	***Dividends - In the RSA***			
From Statement C8				
1	Statement C8, cell F17	**Dividends paid**	0	
2	Statement C8, cell F34	**Dividends paid / payable**	0	**OK**
From Statement D1				
1	Statement D1, cell F44	**Dividends paid / payable**	0	

FINAL PRINTOUT DATE 2012/08/03 10:30

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/221/8
END OF PERIOD UNDER REVIEW	2011/01/31
FINAL PRINTOUT DATE	2012/08/03 10:30

VALIDATION TOOL

	Reference	Description	Amount R'(000) (Where applicable)	Indicator
5.2	*Dividends - In and outside the RSA*			
From Statement C7				
1	Statement C7, cell F65	Dividends paid	0	OK
From Statement C8				
1	Statement C8, cell G17	Dividends paid	0	
2	Statement C8, cell G34	Dividends paid / payable	0	
From Statement D1				
1	Statement D1, cell G44	Dividends paid / payable	0	
6.	*Premiums*			
6.1	*Gross Premiums*			
6.1.1	*Gross Premiums - In the RSA*			
From Statement B1				
1	Statement B1, cell F21	Gross premiums received and outstanding	0	OK
From Statement B2				
1	Statement B2, cell K28	Gross premiums received and outstanding	0	
From Statement C9				
1	Statement C9, cell K16	Gross premiums received and outstanding	0	
6.1.2	*Gross Premiums - In and outside the RSA*			
From Statement B1				
1	Statement B1, cell G21	Gross premiums received and outstanding	0	OK
From Statement B2				
1	Statement B2, cell L28	Gross premiums received and outstanding	0	
From Statement C9				
1	Statement C9, cell L16	Gross premiums received and outstanding	0	
6.2	*Net Premiums*			
6.2.1	*Net Premiums - In the RSA*			
From Statement B1				
1	Statement B1, cell F30	Net premiums received and outstanding	0	OK
From Statement B2				
1	Statement B2, cell K43	Net premiums received and outstanding	0	
From Statement C9				
1	Statement C9, cell K20	Net premiums received and outstanding	0	
6.2.2	*Net Premiums - In and outside the RSA*			
From Statement B1				
1	Statement B1, cell G30	Net premiums received and outstanding	0	OK
From Statement B2				
1	Statement B2, cell L43	Net premiums received and outstanding	0	
From Statement C9				
1	Statement C9, cell L20	Net premiums received and outstanding	0	
7.	*Reinsurance*			
7.1	*Premiums Ceded*			
7.1.1	*Premiums Ceded - In the RSA*			
From Statement B1				
1	Statement B1, cell F21	Gross premiums received and outstanding	0	OK
2	Statement B1, cell F30	Net premiums received and outstanding	0	
		Total reinsurance premiums ceded	0	
From Statement C9				

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	**10/10/1/221/8**
END OF PERIOD UNDER REVIEW	**2011/01/31**
FINAL PRINTOUT DATE	**2012/08/03 10:30**

VALIDATION TOOL

	Reference	*Description*	*Amount R'(000) (Where applicable)*	*Indicator*
1	Statement C9, cell K18	Approved reinsurance premiums	0	
2	Statement C9, cell K19	Non - approved reinsurance premiums	0	
		Total reinsurance premiums ceded	0	

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/221/8
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FINAL PRINTOUT DATE	2012/08/03 10:30

VALIDATION TOOL

	Reference	Description	Amount R'(000) (Where applicable)	Indicator
7.1.2	*Premiums Ceded - In and outside the RSA*			
From Statement B1				
1	Statement B1, cell G21	Gross premiums received and outstanding	0	
2	Statement B1, cell G30	Net premiums received and outstanding	0	
		Total reinsurance premiums ceded	0	
From Statement C9				**OK**
1	Statement C9, cell L18	Approved reinsurance premiums	0	
2	Statement C9, cell L19	Non - approved reinsurance premiums	0	
		Total reinsurance premiums ceded	0	
7.2	*Claims Ceded*			
7.2.1	*Claims Ceded - In the RSA*			
From Statement B1				
1	Statement B1, cell F39	Gross benefits paid and provided for	0	
2	Statement B1, cell F48	Net benefits paid and provided for	0	
		Total reinsurance claims ceded	0	**OK**
From Statement C9				
1	Statement C9, cell K26	**Reinsurance recoveries**	0	
7.2.2	*Claims Ceded - In and outside the RSA*			
From Statement B1				
1	Statement B1, cell G39	Gross benefits paid and provided for	0	
2	Statement B1, cell G48	Net benefits paid and provided for	0	
		Total reinsurance claims ceded	0	**OK**
From Statement C9				
1	Statement C9, cell L26	**Reinsurance recoveries**	0	
8.	*Claims*			
8.1	*Gross Claims*			
8.1.1	*Gross Claims - In the RSA*			
From Statement B1				
1	Statement B1, cell F39	**Gross benefits paid and provided for**	0	
From Statement B3				**OK**
1	Statement B3, cell K41	**Gross benefits paid and provided for**	0	
From Statement C9				
1	Statement C9, cell K25	**Gross benefits paid and provided for**	0	
8.1.2	*Gross Claims - In and outside the RSA*			
From Statement B1				
1	Statement B1, cell G39	**Gross benefits paid and provided for**	0	
From Statement B3				**OK**
1	Statement B3, cell L41	**Gross benefits paid and provided for**	0	
From Statement C9				
1	Statement C9, cell L25	**Gross benefits paid and provided for**	0	
8.2	*Net Claims*			
8.2.1	*Net Claims - In the RSA*			
From Statement B1				
1	Statement B1, cell F48	**Net benefits paid and provided for**	0	
From Statement B3				**OK**
1	Statement B3, cell K70	**Net benefits paid and provided for**	0	
From Statement C9				
	Statement C9, cell K27	**Net benefits paid and provided for**	0	

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/221/8
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VALIDATION TOOL

	Reference	Description	Amount R'(000) (Where applicable)	Indicator
8.2.2	***Net Claims - In and outside the RSA***			
From Statement B1				
1	Statement B1, cell G48	**Net benefits paid and provided for**	0	OK
From Statement B3				
1	Statement B3, cell L70	**Net benefits paid and provided for**	0	
From Statement C9				
1	Statement C9, cell L27	**Net benefits paid and provided for**	0	
9.	***Movements***			
9.1	***Individual Business***			
9.1.1	***Total movements***			
9.1.1.2	***Total - In the RSA***			
From Statement B4				
1	Statement B4, cell K18	Number of policies: Recurring premium business	0	
2	Statement B4, cell K19	Number of members: Grouped individual business (recurring)	0	
3	Statement B4, cell K25	Number of policies: Non-recurring premium business	0	
4	Statement B4, cell K26	Number of members Grouped individual business (non-recurring)	0	
		Total: Individual Business	0	OK
From Statement B5				
1	Statement B5, cell H32	Number of policies: Recurring premium business	0	
2	Statement B5, cell G32	Number of policies: Non-recurring premium business	0	
		Total: Individual Business	0	
9.1.1.3	***Total - In and outside the RSA***			
From Statement B4				
1	Statement B4, cell L18	Number of policies: Recurring premium business	0	
2	Statement B4, cell L19	Number of members: Grouped individual business (recurring)	0	
3	Statement B4, cell L25	Number of policies: Non-recurring premium business	0	
4	Statement B4, cell L26	Number of members Grouped individual business (non-recurring)	0	OK
		Total: Individual Business	0	
From Statement B5				
1	Statement B5, cell J32	**Total: Individual Business**	0	
9.1.2	***New business***			
9.1.2.1	***New business - In the RSA***			
From Statement B5				
1	Statement B5, cell G18	Number of policies: Non-recurring premium business	0	
2	Statement B5, cell H18	Number of policies: Recurring premium business	0	
		Total New Business	0	OK
From Statement B6				
1	Statement B6, cell K18	Number of policies: Recurring premium business	0	
2	Statement B6, cell K21	Number of policies: Non-recurring premium business	0	
		Total New Business	0	
9.1.2.2	***New business - In and outside the RSA***			
From Statement B5				
1	Statement B5, cell J18	**Total New Business**	0	
From Statement B6				OK
1	Statement B6, cell L18	Number of policies: Recurring premium business	0	
2	Statement B6, cell L21	Number of policies: Non-recurring premium business	0	
		Total New Business	0	

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/221/8
END OF PERIOD UNDER REVIEW 2011/01/31
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VALIDATION TOOL

	Reference	Description	Amount R'(000) (Where applicable)	Indicator
9.1.3	Surrenders			
9.1.3.1	Surrenders - In the RSA			
From Statement B5				
1	Statement B5, cell G23	Number of policies: Non-recurring premium business	0	OK
2	Statement B5, cell H23	Number of policies: Recurring premium business	0	
		Total number of policies surrendered	0	
From Statement B6				
1	Statement B6, cell K27	Number of policies: Recurring premium business	0	
2	Statement B6, cell K30	Number of policies: Non-recurring premium business	0	
		Total number of policies surrendered	0	
9.1.3.2	Surrenders - In and outside the RSA			
From Statement B5				
1	Statement B5, cell J23	**Total number of policies surrendered**	0	OK
From Statement B6				
1	Statement B6, cell L27	Number of policies: Recurring premium business	0	
2	Statement B6, cell L30	Number of policies: Non-recurring premium business	0	
		Total number of policies surrendered	0	
9.1.4	Lapses - Individual Recurring business			
9.1.4.1	Lapses - In the RSA.			
From Statement B5				
1	Statement B5, cell H24	**Total number of policies lapsed**	0	OK
From Statement B6				
1	Statement B6, cell K38	**Total number of policies lapsed**	0	
9.2	Group Business			
9.2.1	Total movements			
9.2.1.2	Total - In the RSA			
From Statement B4				
1	Statement B4, cell K31	**Number of schemes**	0	OK
From Statement B5				
1	Statement B5, cell I45	**Number of schemes**	0	
9.2.1.2	Total - In and outside the RSA			
From Statement B4				
1	Statement B4, cell L31	**Number of schemes**	0	OK
From Statement B5				
1	Statement B5, cell J45	**Number of schemes**	0	
10	Capital Adequacy requirement			
From Statement C5				
1	Statement C5, cell S57	**Table completed**	0	OK
From Statement C6				
1	Statement C6, cell S55	**Table completed**	0	
11.1	Life Tables (Individual)			
From Statement C10.1				
1	Statement C10.1, cell F107	**Mortality without AIDS completed**	0	OK
2	Statement C10.1, cell N107	**Mortality wth AIDS completed**	0	
11.2	Life Tables (Group)			
From Statement C10.2				
1	Statement C10.2, cell G124	**Mortality without AIDS completed**	0	OK
2	Statement C10.2, cell N124	**Mortality wth AIDS completed**	0	

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

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/221/8
END OF PERIOD UNDER REVIEW	2011/01/31
FINAL PRINTOUT DATE	2012/08/03 10:30

VALIDATION TOOL

	Reference	*Description*	*Amount R'(000) (Where applicable)*	*Indicator*

FINAL PRINTOUT DATE 2012/08/03 10:30

Statement A1
REGISTRATION INFORMATION
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

1	2	3	4

1. DESCRIPTION

Regulators Ref: *#REF!*

Registrar of Long-term Insurance reference number	**10/10/1/000/8**
End of financial period *(yyyy/mm/dd)*	**2012/01/31**
Name of long-term insurer	**ABC Life Insurance Limited**
Number of months in financial period under review	12

2. TYPES OF POLICIES

CERTIFICATE OF REGISTRATION AS AN INSURER ISSUED BY THE REGISTRAR

- ☐ Assistance
- ☐ Disability
- ☐ Fund
- ☐ Health
- ☐ Life
- ☐ Sinking Fund

Certificate number ☐ Conditions imposed[1] (Y/N) ☐

3. NAMES OF CONTACT PERSONS

3.1 PUBLIC OFFICER

Initials and surname of Public Officer		Did person change since previous year (Y/N)	
Initials and surname of contact person regarding the return		Did person change since previous year (Y/N)	

3.2 AUDITOR

Name of first firm		Did person change since previous year (Y/N)	
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

Name of Statutory Actuary		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		Did person change since previous year (Y/N)	
Name of employer/company of Alternate Statutory Actuary		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 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement A2
ADDRESSES & PARTICULARS OF KEY PERSONS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

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 10/10/1/C00/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement A3
DIRECTORS, MANAGING EXECUTIVES AND MEMBERS OF AUDIT COMMITTEE
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

Initials & Surname	Date appointed	Date resigned	Highest academic qualification	Position held[1]	Independent / Not Independent
1	2	3	4	5	6
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:
1 *Examples include: Chairman, Vice-chairman, Non-executive, Managing Director etc.*

SHEET REFERENCE NUMBER	B01-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement B1
SUMMARY OF PREMIUMS AND BENEFITS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA TOTAL *R'000*	IN & OUTSIDE RSA TOTAL *R'000*
1	2	3
1. GROSS PREMIUMS RECEIVED & OUTSTANDING[1]		
Assistance	0	0
Disability	0	0
Fund	0	0
Health	0	0
Life	0	0
Sinking Fund	0	0
TOTAL GROSS PREMIUMS	0	0
2. NET PREMIUMS RECEIVED & OUTSTANDING[1]		
Assistance	0	0
Disability	0	0
Fund	0	0
Health	0	0
Life	0	0
Sinking Fund	0	0
TOTAL NET PREMIUMS	0	0
3. GROSS BENEFITS PAID & PROVIDED FOR		
Assistance	0	0
Disability	0	0
Fund	0	0
Health	0	0
Life	0	0
Sinking Fund	0	0
TOTAL GROSS BENEFITS	0	0
4. NET BENEFITS PAID & PROVIDED FOR		
Assistance	0	0
Disability	0	0
Fund	0	0
Health	0	0
Life	0	0
Sinking Fund	0	0
TOTAL NET BENEFITS	0	0

AUDITORS ______________________

Notes:

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

SHEET REFERENCE NUMBER	B02-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement B2
PREMIUMS RECEIVED AND OUTSTANDING
by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA					IN & OUTSIDE RSA
	CURRENT YEAR					TOTAL CURRENT YEAR
	TYPE OF BUSINESS				TOTAL	
	Investments *R'000*	Risk *R'000*	Annuities *R'000*	Universal Life *R'000*	*R'000*	*R'000*
1	2	3	4	5	6	7
1. GROSS PREMIUMS RECEIVED & OUTSTANDING[1]						
1.1 INDIVIDUAL						
Recurring	0	0	0	0	0	0
Non-recurring	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
1.2 GROUP						
Pension fund	0	0	0	0	0	0
Medical scheme	0	0	0	0	0	0
Other	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
TOTAL GROSS PREMIUMS	0	0	0	0	0	0
2. NET PREMIUMS RECEIVED & OUTSTANDING[1]						
2.1 INDIVIDUAL						
Recurring	0	0	0	0	0	0
Non-recurring	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
2.2 GROUP						
Pension fund	0	0	0	0	0	0
Medical scheme	0	0	0	0	0	0
Other	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
TOTAL NET PREMIUMS	0	0	0	0	0	0

ACTUARY ____________ AUDITORS *(initial)* ____________

Notes:

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

SHEET REFERENCE NUMBER B03-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/00006
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement B3
BENEFITS PAID AND PROVIDED FOR
by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA					IN & OUTSIDE RSA
	CURRENT YEAR					TOTAL CURRENT YEAR
	TYPE OF BUSINESS				TOTAL	
	Investments R'000	Risk R'000	Annuities R'000	Universal Life R'000	R'000	R'000
1	2	3	4	5	6	7
1. GROSS BENEFITS PAID & PROVIDED FOR[1]						
1.1 INDIVIDUAL						
DEATH	0	0	0	0	0	0
DISABILITY						
Income benefit	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0
WITHDRAWAL BENEFITS						
Surrenders	0	0	0	0	0	0
Other	0	0	0	0	0	0
OTHER	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
1.2 GROUP						
DEATH	0	0	0	0	0	0
DISABILITY						
Income benefit	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0
WITHDRAWAL BENEFITS						
Pension fund	0	0	0	0	0	0
Other	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
TOTAL GROSS BENEFITS	0	0	0	0	0	0
2. NET BENEFITS PAID & PROVIDED FOR[1]						
2.1 INDIVIDUAL						
DEATH	0	0	0	0	0	0
DISABILITY						
Income benefit	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0
WITHDRAWAL BENEFITS						
Surrenders	0	0	0	0	0	0
Other	0	0	0	0	0	0
OTHER	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
2.2 GROUP						
DEATH	0	0	0	0	0	0
DISABILITY						
Income benefit	0	0	0	0	0	0
Lump sum benefit	0	0	0	0	0	0
HEALTH	0	0	0	0	0	0
MATURITY	0	0	0	0	0	0
ANNUITY	0	0	0	0	0	0
WITHDRAWAL BENEFITS						
Pension fund	0	0	0	0	0	0
Other	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
TOTAL NET BENEFITS	0	0	0	0	0	0

ACTUARY ____________ AUDITORS *(initial)* ____________

Notes:

1 *Monies paid in respect of "investment contracts".*

LT2012

SHEET REFERENCE NUMBER	B04-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement B4
SUMMARY OF LONG-TERM BUSINESS IN FORCE
by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA					IN & OUTSIDE
	CURRENT YEAR					TOTAL CURRENT YEAR
	TYPE OF BUSINESS				TOTAL	
	Investments *R'000*	Risk *R'000*	Annuities *R'000*	Universal Life *R'000*	*R'000*	*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	0	0	0

ACTUARY ______________ AUDITORS *(initial)* ______________

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

SHEET REFERENCE NUMBER B05-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement B5
MOVEMENT IN LONG-TERM BUSINESS IN FORCE
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA			IN & OUTSIDE RSA
	CURRENT YEAR			TOTAL CURRENT YEAR
	TYPE OF BUSINESS		TOTAL	
	Non-recurring *No. of policies*	Recurring *No. of policies*	*No. of policies*	*No. of policies*
1	2	3	4	5
1. INDIVIDUAL				
NUMBER OF POLICIES AT START OF FINANCIAL YEAR	0	0	0	0
plus: New policies	0	0	0	0
less: Death claims	0	0	0	0
Disability terminations	0	0	0	0
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	0	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
2. 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	0
NUMBER OF SCHEMES AT END OF FINANCIAL YEAR			0	0

ACTUARY ____________ AUDITORS *(initial)* ____________

SHEET REFERENCE NUMBER	B06-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement B6
ANALYSIS OF MOVEMENTS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA					IN & OUTSIDE RSA
	CURRENT YEAR					TOTAL CURRENT YEAR
	TYPE OF BUSINESS				TOTAL	
	TYPE OF BUSINESS					
	Investments *R'000*	Risk *R'000*	Annuities *R'000*	Universal Life *R'000*	*R'000*	*R'000*
1	2	3	4	5	6	7
1. NEW BUSINESS						
INDIVIDUAL - NEW ISSUES						
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						
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						
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	0	0	0	0	0	0
Third year and older	0	0	0	0	0	0
Total	0	0	0	0	0	0
NET ANNUALISED PREMIUM *R'000*						
First year	0	0	0	0	0	0
Second year	0	0	0	0	0	0
Third year and older	0	0	0	0	0	0
Total	0	0	0	0	0	0

ACTUARY ____________ AUDITORS *(initial)* ____________

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER	B07-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement B7
EXPENSE ANALYSIS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA						IN & OUTSIDE
	CURRENT YEAR						TOTAL CURRENT YEAR
	TYPE OF BUSINESS					TOTAL	
	Investments *R'000*	Risk *R'000*	Annuities *R'000*	Universal Life *R'000*	Other *R'000*	*R'000*	*R'000*
1	2	3	4	5	6	7	8
1. ACTUAL EXPENSES INCURRED							
1.1 ACQUISITION EXPENSES							
Individual business selling expenses	0	0	0	0		0	0
• Recurring	0	0	0	0		0	0
• Non-recurring	0	0	0	0		0	0
Group business selling expenses	0	0	0	0		0	0
Issuing & underwriting expenses	0	0	0	0		0	0
• Recurring	0	0	0	0		0	0
• Non-recurring	0	0	0	0		0	0
Other	0	0	0	0		0	0
SUBTOTAL	0	0	0	0		0	0
1.2 OPERATING EXPENSES[1]							
Individual business	0	0	0	0		0	0
• Renewal	0	0	0	0		0	0
• Claims handling expenses	0	0	0	0		0	0
Group	0	0	0	0		0	0
Other: *Specify*							
• Asset management fees	0	0	0	0		0	0
•	0	0	0	0		0	0
•	0	0	0	0		0	0
•	0	0	0	0		0	0
•	0	0	0	0		0	0
•	0	0	0	0		0	0
Shareholders' expenses					0	0	0
SUBTOTAL	0	0	0	0	0	0	0
1.3 OTHER EXPENSES							
•	0	0	0	0		0	0
•	0	0	0	0		0	0
•	0	0	0	0		0	0
SUBTOTAL	0	0	0	0		0	0
TOTAL	0	0	0	0	0	0	0

ACTUARY ______________ AUDITORS *(initial)* ______________

Notes:

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

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER B08-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement B8
INVESTMENT EXPERIENCE ANALYSIS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA					IN & OUTSIDE
	CURRENT YEAR					TOTAL CURRENT YEAR
	TYPE OF BUSINESS				TOTAL	
	Investments *R'000*	Risk *R'000*	Annuities *R'000*	Universal Life *R'000*	*R'000*	*R'000*
1	2	3	4	5	6	7
ACTUAL EXPERIENCE						
Period in months over which experience (i) is monitored						12
1. INDIVIDUAL						
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 end[1]	0	0	0	0	0	0
Investment yield	0%	0%	0%	0%	0%	0%
Bonuses declared						
Vested bonuses	0.0%			0.0%		
Non-vested bonuses	0.0%			0.0%		
TOTAL	0.0%			0.0%		
Maturity yield						
Single-premium policies						
5-year policy	0.0%			0.0%		
10-year policy	0.0%			0.0%		
15-year policy	0.0%			0.0%		
Recurring-premium policies						
5-year policy	0.0%			0.0%		
10-year policy	0.0%			0.0%		
15-year policy	0.0%			0.0%		
Method of calculation						
2. GROUP						
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 end[1]	0	0	0	0	0	0
Investment yield	0%	0%	0%	0%	0%	0%
Bonuses declared						
Vested bonuses	0.0%					
Non-vested bonuses	0.0%					
TOTAL	0.0%					
3. SHAREHOLDERS						
Asset value at start[1]					0	0
Net cashflows					0	0
Net investment growth[2]					0	0
Asset value at end[1]					0	0
Investment yield					0%	0%

ACTUARY ____________ AUDITORS *(initial* ____________

Notes:
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.*

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER B09-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement B9
EXPERIENCE ANALYSIS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	ASSURANCE				ANNUITIES			
	Actual Death Strain R'000	Expected Death Strain R'000	A/E %	Underwriting profit/Loss R'000	Actual Death Strain R'000	Expected Death Strain R'000	A/E %	Underwriting profit/Loss R'000
1	2	3	4	5	6	7	8	9
1. MORTALITY EXPERIENCE								
1.1 INDIVIDUAL								
Gross	0	0	0%		0	0	0%	
Net	0	0	0%		0	0	0%	
1.2 GROUP								
Gross	0	0	0%		0	0	0%	
Net	0	0	0%		0	0	0%	
Experience rated schemes				0				0

2. MORBIDITY EXPERIENCE	LUMP SUM DISABILITY				INCOME DISABILITY			
	Actual Strain R'000	Expected Strain R'000	A/E %	Underwriting profit/Loss R'000	Actual Strain R'000	Expected Strain R'000	A/E %	Underwriting profit/Loss R'000
2.1 INDIVIDUAL								
Gross	0	0	0%		0	0	0%	
Net	0	0	0%		0	0	0%	
2.2 GROUP								
Gross	0	0	0%		0	0	0%	
Net	0	0	0%		0	0	0%	
Experience rated schemes				0				0

3. SURRENDER EXPERIENCE	Actual Strain R'000	Expected Strain R'000	A/E %	Actual Surrender Rate %	Expected Surrender Rate %	A/E %
3.1 INDIVIDUAL						
Amounts paid	0	0	0%	0%	0%	0%

4. LAPSE EXPERIENCE (Individual)	Actual Lapse Rates %	Expected Lapse Rates %	A/E %
4.1 First year lapses	0%	0%	0%
4.2 Second year lapses	0%	0%	0%
4.3 Third year and older	0%	0%	0%

5. YEAR OF LAST MORTALITY & MORBIDITY INVESTIGATION yyyy

6. YEAR OF LAST EXPENSE INVESTIGATION yyyy

7. YEAR OF LAST LAPSE INVESTIGATION yyyy

8. YEAR OF LAST SURRENDER INVESTIGATION yyyy

8. EXPECTED EXPERIENCE BASIS USED Current premium basis/Valuation basis/Other

ACTUARY ____________ AUDITORS *(initial)* ____________

SHEET REFERENCE NUMBER	LOS-B10-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/00078
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement B10
INFORMATION RELATING TO CLAIMS, CREDIT LIFE POLICIES AND DISTRIBUTION CHANNELS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

1. NET BENEFITS PAID & PROVIDED FOR

DESCRIPTION	IN & OUTSIDE RSA — CLAIM INFORMATION									
	Claims reported		Claims finalised		Claims rejected and withdrawn		Claims paid		Claims outstanding	
	Number	*R'000*	*Number*	*R'000*	*Number*	*R'000*	*Number*	*R'000*	*Number*	*R'000*
1	2	3	4	5	6	7	8	9	10	11
Death	0	0	0	0	0	0	0	0	0	0
Disability	0	0	0	0	0	0	0	0	0	0
Health	0	0	0	0	0	0	0	0	0	0
TOTAL NET BENEFITS	0	0	0	0	0	0	0	0	0	0

2. CREDIT LIFE

DESCRIPTION	IN & OUTSIDE RSA — INFORMATION			
	Net Premiums *R'000*	Claims Paid *R'000*	Commission *R'000*	Other Expenses *R'000*
1	2	3	4	5
TOTAL	0	0	0	0

3. CREDIT LIFE

DESCRIPTION	IN & OUTSIDE RSA — CLAIM INFORMATION									
	Claims reported		Claims finalised		Claims rejected and withdrawn		Claims paid		Claims outstanding	
	Number	*R'000*	*Number*	*R'000*	*Number*	*R'000*	*Number*	*R'000*	*Number*	*R'000*
1	2	3	4	5	6	7	8	9	10	11
TOTAL	0	0	0	0	0	0	0	0	0	0

4. CREDIT LIFE

DESCRIPTION	IN & OUTSIDE RSA — CLAIM INFORMATION - MAIN REASON FOR CLAIMS		
	Death %	Unemployment %	Disability & Other %
1	2	3	4
TOTAL	0%	0%	0%

5. RETRENCHMENT / JOB LOSS COVER

DESCRIPTION	R'000
1	2
Premiums Received	0
Expense Allocations	0
Liabilities under unmatured policies	0
Claims Paid	0

6. LSM 1 - 5 BUSINESS DISTRIBUTION

DESCRIPTION	% of Gross Premiums
1	2
Funeral Policies	0%
Credit Policies	0%
Life Policies	0%
Mortgage Protection	0%
Disability	0%
Other	0%
TOTAL	0%

7. DISTRIBUTION CHANNELS

DESCRIPTION	INDIVIDUAL	GROUP
	% of Gross Premiums	% of Gross Premiums
1	2	3
Mail Marketing	0%	0%
In-House Agents	0%	0%
Independent Brokers	0%	0%
Direct Marketing	0%	0%
Tele-Sales	0%	0%
Other Method: *specify*		
-	0%	0%
-	0%	0%
TOTAL	0%	0%

PUBLIC OFFICER ____________

AUDITORS *(initial)* ____________

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Statement C1
STATUTORY VALUATION METHOD OF ASSETS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA & DEEMED TO BE IN RSA — CURRENT YEAR — TYPE OF BUSINESS — Investments: Linked	Investments: Investment Performance related	Investments: Guaranteed	Investments: Discretionary Participation Features	Risk: Non profit	Risk: Discretionary Participation Features	Annuities: Linked	Annuities: Investment Performance related	Annuities: Non profit	Annuities: Discretionary Participation Features	Universal Life	TOTAL VALUE	IN & OUTSIDE RSA: TOTAL VALUE CURRENT YEAR	IN & OUTSIDE RSA: ASSETS BACKING CAR
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. POLICYHOLDERS														
IN THE RSA														
CASH & DEPOSITS	0	0	0	0	0	0	0	0	0	0	0	0	0	
FIXED INTEREST														
Public Sector	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-convertible debentures	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	
EQUITIES & CONVERTIBLE DEBENTURES														
Listed	0	0	0	0	0	0	0	0	0	0	0	0	0	
Unlisted	0	0	0	0	0	0	0	0	0	0	0	0	0	
PROPERTY														
Direct property holdings	0	0	0	0	0	0	0	0	0	0	0	0	0	
Indirect property holdings	0	0	0	0	0	0	0	0	0	0	0	0	0	
COLLECTIVE INVESTMENT SCHEMES														
Money market	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equities	0	0	0	0	0	0	0	0	0	0	0	0	0	
Property	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	
FIXED ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	
CURRENT ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	
OTHER *(Specify in supporting statement C1.1)*	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL IN THE RSA	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEEMED TO BE IN THE RSA														
FOREIGN RECOGNISED														
Cash & deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	
Fixed interest instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equities and Collective Investment Schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL DEEMED TO BE IN THE RSA	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL POLICYHOLDERS	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. SHAREHOLDERS														
IN THE RSA														
CASH & DEPOSITS												0	0	0
FIXED INTEREST														
Public Sector												0	0	0
Non-convertible debentures												0	0	0
Other												0	0	0
EQUITIES & CONVERTIBLE DEBENTURES														
Listed												0	0	0
Unlisted												0	0	0
PROPERTY														
Direct property holdings												0	0	0
Indirect property holdings												0	0	0
COLLECTIVE INVESTMENT SCHEMES														
Money market												0	0	0
Equities												0	0	0
Property												0	0	0
Other												0	0	0
FIXED ASSETS												0	0	0
CURRENT ASSETS												0	0	0
OTHER *(Specify in supporting statement C1.1)*												0	0	0
TOTAL IN THE RSA												0	0	0
DEEMED TO BE IN THE RSA														
FOREIGN RECOGNISED														
Cash & deposits												0	0	0
Fixed interest instruments												0	0	0
Equities and Collective Investment Schemes												0	0	0
TOTAL DEEMED TO BE IN THE RSA												0	0	0
TOTAL SHAREHOLDERS												0	0	0
TOTAL ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	0

ACTUARY ____________ AUDITORS ____________

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Statement C1.1 *(supporting statement to C1)*
STATUTORY VALUATION METHOD OF ASSETS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA & DEEMED TO BE IN RSA — CURRENT YEAR — TYPE OF BUSINESS — Investments: Linked	Investments: Investment Performance related	Investments: Guaranteed	Investments: Discretionary Participation Features	Risk: Non profit	Risk: Discretionary Participation Features	Annuities: Linked	Annuities: Investment Performance related	Annuities: Non profit	Annuities: Discretionary Participation Features	Universal Life	TOTAL VALUE	IN & OUTSIDE RSA: TOTAL VALUE CURRENT YEAR	IN & OUTSIDE RSA: ASSETS BACKING CAR
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. POLICYHOLDERS														
OTHER: *Specify*														
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
•	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. SHAREHOLDERS														
OTHER: *Specify*														
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
•												0	0	0
TOTAL												0	0	0

ACTUARY ____________

AUDITORS ____________

Statement C2
SUMMARY OF STATUTORY VALUATION METHOD OF ASSETS AND LIABILITIES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA & DEEMED TO BE IN RSA													IN &
	CURRENT YEAR													
	TYPE OF BUSINESS													
	Investments				Risk		Annuities							
	Linked	Investment Performance related	Guaranteed	Discretionary Participation Features	Non profit	Discretionary Participation Features	Linked	Investment Performance related	Non profit	Discretionary Participation Features	Universal Life	Shareholders	TOTAL	TOTAL CURRENT YEAR
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. ASSETS														
Cash & Deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Interest	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equities & Convertible Debentures	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investment Schemes	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. LIABILITIES														
Linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Current liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3. EXCESS ASSETS	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4. CAPITAL ADEQUACY REQUIREMENT													10 000	10 000
5. FREE ASSETS													-10 000	-10 000

ACTUARY ____________ AUDITORS ____________

SHEET REFERENCE NUMBER	.01-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement C2.1
LIABILITIES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR	
	IN RSA	**IN & OUTSIDE RSA**
	TOTAL *R'000*	TOTAL *R'000*
1	2	3
1. VALUE OF LIABILITIES UNDER UNMATURED POLICIES iro:		
1.1 Assistance	0	0
1.2 Disability	0	0
1.3 Fund	0	0
1.4 Health	0	0
1.5 Life	0	0
1.6 Sinking Fund	0	0
SUBTOTAL	0	0
2. OTHER INSURANCE LIABILITIES		
2.1 Claims & provision for claims intimated but unpaid	0	0
2.2 Provision for unintimated claims	0	0
2.3 Balances due to insurers and reinsurers	0	0
2.4 Deposits held on behalf of reinsurers	0	0
2.5 Provision for taxation	0	0
2.6 Provision for deferred taxation[1]	0	0
2.7 Debentures/mortgages	0	0
2.8 Linked units/loan stock	0	0
2.9 Bank overdrafts	0	0
2.10 Creditors	0	0
2.11 Amounts due to holding companies	0	0
2.12 Amounts due to fellow subsidiaries	0	0
2.13 Amounts due to subsidiaries	0	0
2.14 Other: *Specify*		
•	0	0
•	0	0
•	0	0
•	0	0
SUBTOTAL	0	0
3. TOTAL LIABILITIES[2]	0	0

ACTUARY ____________ AUDITORS ____________

Notes:

1 *Provision for deferred taxation for capital gains on policyholders assets should be included in the value of unmatured policies*

2 *To agree with total liabilities as stated in statement C2*

SHEET REFERENCE NUMBER C03-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement C3
EXCESS ASSETS AND CAPITAL ADEQUACY COVER
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	**IN & OUTSIDE RSA**
	TOTAL *R'000*	TOTAL *R'000*
1	2	3
1. ASSET COVER		
Value of total assets (*transfer from C2)*	0	0
Value of total liabilities (*transfer from C2)*	0	0
Excess Assets Over Liabilities	0	0
Capital Adequacy Requirement *(transfer from C6)*	10 000	10 000
Free Assets (After CAR)	-10 000	-10 000
CAR Cover	0.00	0.00
2. EXCESS ASSETS REPRESENTED BY		
Share capital	0	0
Non-distributable reserves	0	0
Distributable reserves	0	0
Other: (*Specify in supporting statement C3.1)*	0	0
TOTAL	0	0
3. COMMITMENTS & CONTINGENT LIABILITIES		0
4. ENCUMBRANCE OF ASSETS *(Specify in supporting statement C3.1)*		*0*
5. WAIVING BY CREDITORS OF CERTAIN RIGHTS: *(Specify in supporting statement C3.1)*		0

ACTUARY ______________ AUDITORS *(initial)* ______________

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement C3.1 *(supporting statement to C3)*
EXCESS ASSETS AND CAPITAL ADEQUACY COVER
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	**IN & OUTSIDE RSA**
	TOTAL *R'000*	TOTAL *R'000*
1	2	3
2. EXCESS ASSETS REPRESENTED BY:		
Other: *Specify*		
•	0	0
•	0	0
•	0	0
•	0	0
•	0	0
TOTAL	0	0
4. ENCUMBRANCE OF ASSETS: *Specify*		
•		0
•		0
•		0
•		0
•		0
TOTAL		0
5. WAIVING BY CREDITORS OF CERTAIN RIGHTS: *Specify*		
•		0
•		0
•		0
•		0
•		0
TOTAL		0

ACTUARY ______________ AUDITORS *(initial)* ______________

SHEET REFERENCE NUMBER	02-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement C3.2

PROJECTED EXCESS ASSETS AND CAPITAL ADEQUACY COVER

of ABC Life Insurance Limited

for the next financial year

DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	**IN & OUTSIDE RSA**
	TOTAL *R'000*	TOTAL *R'000*
1	2	3
1. ASSET COVER		
Value of total assets	0	0
Value of total liabilities	0	0
Excess Assets Over Liabilities	0	0
Capital Adequacy Requirement	0	0
Free Assets (After CAR)	0	0
CAR Cover	0.00	0.00
2. EXCESS ASSETS REPRESENTED BY		
Share capital	0	0
Non-distributable reserves	0	0
Distributable reserves	0	0
Other:	0	0
TOTAL	0	0

ACTUARY ______________ AUDITORS *(initial)* ______________

LT2012

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

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

C04-RSA
10/10/1/000/R
2012/08/03 10:30

Statement C4
STATUTORY VALUATION METHOD OF NET POLICY LIABILITIES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA & DEEMED TO BE IN RSA												IN & OUTSIDE RSA
	CURRENT YEAR												
	TYPE OF BUSINESS												
	Investments				Risk		Annuities				Universal Life	TOTAL	TOTAL CURRENT YEAR
	Linked	Investment Performance related	Guaranteed	Discretionary Participation Features	Non profit	Discretionary Participation Features	Linked	Investment Performance related	Non profit	Discretionary Participation Features			
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. INDIVIDUAL													
1.1 LINKED LIABILITIES													
Total linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
Negative rand reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
1.2 NON-LINKED LIABILITIES													
Basic liabilities (including vested bonuses)													
• Prospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0
• Retrospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-vested bonuses	0	0	0	0	0	0	0	0	0	0	0	0	0
Supplementary benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
Bonus stabilisation reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
Embedded Investment Derivatives Reserve	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Reserves (*Specify in supporting statement C4.1*)	0	0	0	0	0	0	0	0	0	0	0	0	0
Discretionary margins (*Specify in supporting statement C4.1*)	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL NON-LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL INDIVIDUAL	0	0	0	0	0	0	0	0	0	0	0	0	0
2. GROUP													
2.1 LINKED LIABILITIES													
Total linked liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
Negative rand reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
2.2 NON-LINKED LIABILITIES													
Basic liabilities (including vested bonuses)													
• Prospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0
• Retrospective valuation	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-vested bonuses	0	0	0	0	0	0	0	0	0	0	0	0	0
Supplementary benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
Bonus stabilisation reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
Embedded Investment Derivatives Reserve	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Reserves (*Specify in supporting statement C4.1*)	0	0	0	0	0	0	0	0	0	0	0	0	0
Discretionary margins (*Specify in supporting statement C4.1*)	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Tax	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL NON-LINKED LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL GROUP	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL LINKED POLICY LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL NON-LINKED POLICY LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL POLICY LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0

ACTUARY ____________

AUDITORS *(initial)* ____________

LT2012

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC
10/10/1/00018
2012/08/03 10:30

Statement C4.1 *(supporting statement to C4)*
STATUTORY VALUATION METHOD OF NET POLICY LIABILITIES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA & DEEMED TO BE IN RSA												IN & OUTSIDE RSA
	CURRENT YEAR												
	TYPE OF BUSINESS												
	Investments				Risk		Annuities						
	Linked	Investment Performance related	Guaranteed	Discretionary Participation Features	Non profit	Discretionary Participation Features	Linked	Investment Performance related	Non profit	Discretionary Participation Features	Universal Life	TOTAL	TOTAL CURRENT YEAR
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. INDIVIDUAL													
Other Reserves: *Specify*													
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0
Discretionary Margins: Specify													
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0
2. GROUP													
Other Reserves: *Specify*													
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0
Discretionary Margins: Specify													
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0

ACTUARY ____________________

AUDITORS *(initial)* ____________

LT2012

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement C5
CAPITAL ADEQUACY REQUIREMENT BEFORE MANAGEMENT ACTION
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA & DEEMED TO BE IN RSA												IN & OUTSIDE RSA
	CURRENT YEAR												
	TYPE OF BUSINESS												
	Investments				Risk		Annuities						
	Linked	Investment Performance related	Guaranteed	Discretionary Participation Features	Non profit	Discretionary Participation Features	Linked	Investment Performance related	Non profit	Discretionary Participation Features	Universal Life	TOTAL	TOTAL CURRENT YEAR
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. TERMINATION CAPITAL ADEQUACY REQUIREMENT (TCAR)													
LAPSE RISK	0	0	0	0	0	0	0	0	0	0	0	0	0
SURRENDER RISK	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER RISKS: *Specify*													
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
TCAR	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
2. ORDINARY CAPITAL ADEQUACY REQUIREMENT (OCAR)													
LAPSE RISK (a)	0	0	0	0	0	0	0	0	0	0	0	0	0
SURRENDER RISK (b)	0	0	0	0	0	0	0	0	0	0	0	0	0
FLUCTUATION RISK													
Mortality (ci)	0	0	0	0	0	0	0	0	0	0	0	0	0
Morbidity (cii)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical (ciii)	0	0	0	0	0	0	0	0	0	0	0	0	0
Expense (f)	0	0	0	0	0	0	0	0	0	0	0	0	0
Annuitant mortality (d)	0	0	0	0	0	0	0	0	0	0	0	0	0
ASSUMPTION RISK													
Mortality, morbidity & medical (e)	0	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENT RISK													
Resilience risk (gi)	0	0	0	0	0	0	0	0	0	0	0	0	0
- Embedded Investment Derivatives Component	0	0	0	0	0	0	0	0	0	0	0	0	0
Worse investment risk (gii)	0	0	0	0	0	0	0	0	0	0	0	0	0
Max (resilience risk, worst investment return risk) (g)	0	0	0	0	0	0	0	0	0	0	0	0	0
CREDIT RISK (h)	0	0	0	0	0	0	0	0	0	0	0	0	0
NEGATIVE BONUS STABILISATION RESERVE	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER RISKS: (i) *Specify*													
• Operational risk	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
IOCAR	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Adjustment factor	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*
OCAR	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
3. MAXIMUM OF ITEM 1 AND ITEM 2[1]	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

ACTUARY __________ AUDITORS *(initial)* __________

Notes:

1 *Represents the maximum of item 1 and 2 and NOT the Capital Adequacy Requirement*

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement C6
CAPITAL ADEQUACY REQUIREMENT AFTER MANAGEMENT ACTION
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA & DEEMED TO BE IN RSA – CURRENT YEAR – TYPE OF BUSINESS – Investments: Linked	Investments: Investment Performance related	Investments: Guaranteed	Investments: Discretionary Participation Features	Risk: Non profit	Risk: Discretionary Participation Features	Annuities: Linked	Annuities: Investment Performance related	Annuities: Non profit	Annuities: Discretionary Participation Features	Universal Life	TOTAL	IN & OUTSIDE RSA: TOTAL CURRENT YEAR
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. TERMINATION CAPITAL ADEQUACY REQUIREMENT (TCAR)													
LAPSE RISK	0	0	0	0	0	0	0	0	0	0	0	0	0
SURRENDER RISK	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER RISKS. *Specify*													
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
TCAR	0	0	0	0	0	0	0	0	0	0	0	0	0
2. ORDINARY CAPITAL ADEQUACY REQUIREMENT (OCAR)													
LAPSE RISK (a)	0	0	0	0	0	0	0	0	0	0	0	0	0
SURRENDER RISK (b)	0	0	0	0	0	0	0	0	0	0	0	0	0
FLUCTUATION RISK													
Mortality (ci)	0	0	0	0	0	0	0	0	0	0	0	0	0
Morbidity (cii)	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical (ciii)	0	0	0	0	0	0	0	0	0	0	0	0	0
Expense (f)	0	0	0	0	0	0	0	0	0	0	0	0	0
Annuitant mortality (d)	0	0	0	0	0	0	0	0	0	0	0	0	0
ASSUMPTION RISK													
Mortality, morbidity & medical (e)	0	0	0	0	0	0	0	0	0	0	0	0	0
INVESTMENT RISK													
Resilience risk (gi)	0	0	0	0	0	0	0	0	0	0	0	0	0
- Embedded Investment Derivatives Component	0	0	0	0	0	0	0	0	0	0	0	0	0
Worse investment risk (gii)	0	0	0	0	0	0	0	0	0	0	0	0	0
Max (resilience risk, worst investment return risk) (g)	0	0	0	0	0	0	0	0	0	0	0	0	0
CREDIT RISK (h)	0	0	0	0	0	0	0	0	0	0	0	0	0
NEGATIVE BONUS STABILISATION RESERVE	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER RISKS: (i) *Specify*													
• Operational risk	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
•	0	0	0	0	0	0	0	0	0	0	0	0	0
IOCAR	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjustment factor	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
OCAR	0	0	0	0	0	0	0	0	0	0	0	0	0

3. CALCULATING THE CAPITAL ADEQUACY REQUIREMENT

	13	14
Capital Adequacy Requirement before prescribed minimums (maximum of items (1) and (2))	0	0
13 Weeks of operating expenses *(from statement B7)*	0	0
Statutory minimum	10 000	10 000
Approved minimum	0	0
0.3% of gross policyholder liabilities	0	0
Minimum Capital Adequacy Requirement (MCAR)	10 000	10 000
Capital Adequacy Requirement (after management action)	**10 000**	**10 000**

ACTUARY ______________

AUDITORS *(initial)* ______________

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER	#REF!
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement C7
ANALYSIS OF SURPLUS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	TOTAL VALUE CURRENT YEAR *R'000*
1	2
1. DISCLOSED EXCESS ASSETS (brought forward)	0
2. INDIVIDUAL LIFE OPERATING PROFIT/LOSS	
2.1 New business	0
2.2 Alterations	0
2.3 Change in valuation basis	0
• Changes in methodology	0
• Changes to non-economic assumptions	0
• Changes to economic assumptions	0
2.4 Release of margins	0
• Compulsory margins	0
• Discretionary margins	0
2.5 Investment experience	0
2.6 Mortality experience	0
2.7 Morbidity experience	0
2.8 Expense experience	0
2.9 Early withdrawals	0
2.10 Tax	0
2.11 Adjustment to asset values	0
2.12 Other (Specify in supporting statement C7.1)	0
2.13 Unexplained	0
SUBTOTAL	0
3. GROUP LIFE OPERATING PROFIT/LOSS	
3.1 New business	0
3.2 Change in valuation basis	0
• Changes in methodology	0
• Changes to non-economic assumptions	0
• Changes to economic assumptions	0
3.3 Release of margins	0
• Compulsory margins	0
• Discretionary margins	0
3.4 Investment experience	0
3.5 Group assurance underwriting experience	0
• Mortality experience	0
• Morbidity experience	0
3.6 Group annuity underwriting experience	0
3.7 Expense experience	0
3.8 Early withdrawals	0
3.9 Tax	0
3.10 Adjustment to asset values	0
3.11 Other (Specify in supporting statement C7.1)	0
3.12 Unexplained	0
SUBTOTAL	0
4. SHAREHOLDERS	
4.1 Investment experience	0
4.2 Adjustment to capital	0
4.3 Expenses	0
4.4 Income from subsidiaries	0
4.5 Dividends paid	0
4.6 Tax	0
4.7 Adjustment to asset values	0
4.8 Other (Specify in supporting statement C7.1)	0
4.9 Unexplained	0
SUBTOTAL	0
5. TOTAL PROFIT/LOSS	0
6. DISCLOSED EXCESS ASSETS (to correspond with C3)	0

ACTUARY ______________________ AUDITORS (initial) ______________________

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8

FINAL PRINTOUT DATE 2012/08/03 10:30

Statement C7.1 *(supporting statement to C7)*
ANALYSIS OF SURPLUS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	TOTAL VALUE CURRENT YEAR *R'000*
1	2
2. INDIVIDUAL LIFE OPERATING PROFIT/LOSS	
Other: *Specify*	
•	
•	
•	
•	
•	
SUBTOTAL	0
3. GROUP LIFE OPERATING PROFIT/LOSS	
Other: *Specify*	
•	
•	
•	
•	
•	
SUBTOTAL	0
4. SHAREHOLDERS	
Other: *Specify*	
•	
•	
•	
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•	
SUBTOTAL	0
5. SIGNIFICANT ITEMS	
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ACTUARY ______________________ AUDITORS *(initial)* ______________________

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

SHEET REFERENCE NUMBER	C08-00-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement C8
DIVIDEND TEST
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	**IN & OUTSIDE RSA**
	TOTAL *R'000*	TOTAL *R'000*
1	2	3
1. ADJUSTED VALUE OF ASSETS		
Value of assets *(transfer from C2)*	0	0
plus: Gross dividends paid i.r.o. the year	0	0
TOTAL	**0**	**0**
2. ADJUSTED VALUE OF LIABILITIES		
Total liabilities *(transfer from C2)*	0	0
TOTAL	**0**	**0**
3. EXCESS RESERVES	**0**	**0**
less:		
MAX (a,b)	**10 000**	**10 000**
a. ISSUED SHARE CAPITAL plus NON-DISTRIBUTABLE RESERVES *(transfer from C3)*	0	0
b. 100% OF CAPITAL ADEQUACY REQUIREMENT *(transfer from C2)*	10 000	10 000
4. MAXIMUM DIVIDEND BEFORE CONSIDERING SPREADING	**-10 000**	**-10 000**
Surplus of overall admitted assets over total non-linked liabilities (with gross dividends paid i.r.o. the year added back) *(transfer from E11)*	-10 000	-10 000
5. MAXIMUM DIVIDEND AFTER CONSIDERING SPREADING	**-10 000**	**-10 000**
less: Actual dividend paid/payable iro the period under review	0	0
6. RETAINED DISTRIBUTABLE SURPLUS	-10 000	-10 000

ACTUARY ____________________ AUDITORS *(initial)* ____________________

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SHEET REFERENCE NUMBER C09-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement C9
REINSURANCE
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	IN RSA & DEEMED TO BE IN RSA					IN & OUTSIDE RSA
	CURRENT YEAR					TOTAL CURRENT YEAR
	TYPE OF BUSINESS				TOTAL	
	Investments *R'000*	Risk *R'000*	Annuities *R'000*	Universal Life *R'000*	*R'000*	*R'000*
1	2	3	4	5	6	7
1. INCOME						
Gross premiums received & outstanding *(to correspond with B2)*	0	0	0	0	0	0
less: Reinsurance premiums paid & outstanding						
• Approved	0	0	0	0	0	0
• Non-approved	0	0	0	0	0	0
Net premiums received & outstanding *(to correspond with B2)*	0	0	0	0	0	0
Reinsurance commission received & outstanding	0	0	0	0	0	0
2. BENEFITS PAID AND PROVIDED FOR						
Gross benefits paid & provided for *(to correspond with B3)*	0	0	0	0	0	0
less: Reinsurance recoveries	0	0	0	0	0	0
Net benefits paid & provided for *(to correspond with B2)*	0	0	0	0	0	0
3. LIABILITIES						
Gross policy liabilities	0	0	0	0	0	0
less: Deduction for approved reinsurances	0	0	0	0	0	0
Net policy liabilities *(to correspond with C4)*	0	0	0	0	0	0
4. GROSS POLICY LIABILITIES FOR LEVY PURPOSES						
Gross policy liabilities						0
less:						
• Gross policy liabilities under pension funds						0
• Gross policy liabilities under provident funds						0
• Gross policy liabilities under retirement annuities						0
• Gross policy liabilities under friendly societies						0
SUBTOTAL						0

ACTUARY ____________ AUDITORS ____________

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Statement C10.1
STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

1. VALUATION OF LIABILITIES

			Investments				Risk			Annuities				
	Assumption is weighted/representative	Weighting factor	Linked	Investment Performance related	Guaranteed	Discretionary Participation Features	Non profit	Discretionary Participation Features	Other	Linked	Investment Performance related	Non profit	Discretionary Participation Features	Universal Life
			R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1. Overview														
• Method														
• Average outstanding term of liabilities (in months)														
• Central Discount rate														
2. Discount rates														
• Individual policyholders' fund														
• Untaxed policyholders' fund														
• Company policyholders' fund														
• Corporate fund														
3. Future bonus rates														
• Vesting - On Sum Assured														
• Vesting - On bonuses														
• Non-vesting														
• Total														
4. Lapse rates														
• First year														
• Second year														
• Third year and thereafter														
5. Surrender rate														
• Recurring premium policies														
• Single premium policies														
6. Mortality tables used														
• Assurance														
Basic														
Adjustment														
• Annuities														
Basic														
Adjustment														
• PHI in claim														
Basic														
Adjustment														
• Other														
Basic														
Adjustment														
7. Morbidity tables used														
• Lump sum disability														
Basic														
Adjustment														
• Income disability														
Basic														
Adjustment														
• Sickness														
Basic														
Adjustment														
• Other														
Basic														
Adjustment														
8. Dread disease tables used														
Basic														
Adjustment														
9. Initial expenses														
• Recurring premium policies														
• Single premium policies														

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement C10.1
STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

10. Recurring expenses per annum
- Recurring premium policies
  - Per policy expenses
  - Percentage of premium
  - Percentage of fund value
- Single premium policies
  - Per policy expenses
  - Percentage of fund value
- Disability income policies in payment - per policy expense
- Annuities in payment - per policy expense
- Paid-up policies - per policy expense
- Other: Specify

11. Claim expenses
- Rand amount per claim
- % of claim amount

12. Expense inflation

13. Management charges
- % of investment earnings
- % of capital growth
- % of asset values
- Other: Specify

14. Tax rate assumption
- Individual policyholders' fund
- Untaxed policyholders' fund
- Company policyholders' fund
- Corporate fund

15. Other
-
-
-

16. SAMPLE ULTIMATE MORTALITY RATES FOR STANDARD LIVES (q_x 4 decimals)

Rates with no provision for the extra mortality from HIV/AIDS

Age next at valuation date	Assurance			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Rates with provision for the extra mortality from HIV/AIDS

Age next at valuation date		Assurance			
		Male		Female	
		Smoker	Non-smoker	Smoker	Non-smoker
20		0.0000	0.0000	0.0000	0.0000
25		0.0000	0.0000	0.0000	0.0000
30		0.0000	0.0000	0.0000	0.0000
35		0.0000	0.0000	0.0000	0.0000
40		0.0000	0.0000	0.0000	0.0000
45		0.0000	0.0000	0.0000	0.0000
50		0.0000	0.0000	0.0000	0.0000
55		0.0000	0.0000	0.0000	0.0000
60		0.0000	0.0000	0.0000	0.0000
65		0.0000	0.0000	0.0000	0.0000
70		0.0000	0.0000	0.0000	0.0000
75		0.0000	0.0000	0.0000	0.0000
80		0.0000	0.0000	0.0000	0.0000
85		0.0000	0.0000	0.0000	0.0000
90		0.0000	0.0000	0.0000	0.0000
95		0.0000	0.0000	0.0000	0.0000
100		0.0000	0.0000	0.0000	0.0000

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement C10.1
STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

17. SAMPLE ULTIMATE MORTALITY RATES FOR STANDARD LIVES (q_x 4 decimals)

Age next at valuation date	Rates with no provision for the extra mortality from HIV/AIDS			
	Annuities			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date		Rates with provision for the extra mortality from HIV/AIDS							
		Annuities							
		Male				Female			
		Smoker		Non-smoker		Smoker			Non-smoker
20		0.0000		0.0000		0.0000			0.0000
25		0.0000		0.0000		0.0000			0.0000
30		0.0000		0.0000		0.0000			0.0000
35		0.0000		0.0000		0.0000			0.0000
40		0.0000		0.0000		0.0000			0.0000
45		0.0000		0.0000		0.0000			0.0000
50		0.0000		0.0000		0.0000			0.0000
55		0.0000		0.0000		0.0000			0.0000
60		0.0000		0.0000		0.0000			0.0000
65		0.0000		0.0000		0.0000			0.0000
70		0.0000		0.0000		0.0000			0.0000
75		0.0000		0.0000		0.0000			0.0000
80		0.0000		0.0000		0.0000			0.0000
85		0.0000		0.0000		0.0000			0.0000
90		0.0000		0.0000		0.0000			0.0000
95		0.0000		0.0000		0.0000			0.0000
100		0.0000		0.0000		0.0000			0.0000

18. SAMPLE ULTIMATE MORBIDITY RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Lump sum disability			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date		Rates with provision for the extra morbidity from HIV/AIDS							
		Lump sum disability							
		Male				Female			
		Smoker		Non-smoker		Smoker			Non-smoker
20		0.0000		0.0000		0.0000			0.0000
25		0.0000		0.0000		0.0000			0.0000
30		0.0000		0.0000		0.0000			0.0000
35		0.0000		0.0000		0.0000			0.0000
40		0.0000		0.0000		0.0000			0.0000
45		0.0000		0.0000		0.0000			0.0000
50		0.0000		0.0000		0.0000			0.0000
55		0.0000		0.0000		0.0000			0.0000
60		0.0000		0.0000		0.0000			0.0000
65		0.0000		0.0000		0.0000			0.0000
70		0.0000		0.0000		0.0000			0.0000
75		0.0000		0.0000		0.0000			0.0000
80		0.0000		0.0000		0.0000			0.0000
85		0.0000		0.0000		0.0000			0.0000
90		0.0000		0.0000		0.0000			0.0000
95		0.0000		0.0000		0.0000			0.0000
100		0.0000		0.0000		0.0000			0.0000

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Statement C10.1
STATUTORY VALUATION METHOD OF THE LIABILITIES OF INDIVIDUAL BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

19. SAMPLE ULTIMATE MORBIDITY RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Income disability			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date		Rates with provision for the extra morbidity from HIV/AIDS			
		Income disability			
		Male		Female	
		Smoker	Non-smoker	Smoker	Non-smoker
20		0.0000	0.0000	0.0000	0.0000
25		0.0000	0.0000	0.0000	0.0000
30		0.0000	0.0000	0.0000	0.0000
35		0.0000	0.0000	0.0000	0.0000
40		0.0000	0.0000	0.0000	0.0000
45		0.0000	0.0000	0.0000	0.0000
50		0.0000	0.0000	0.0000	0.0000
55		0.0000	0.0000	0.0000	0.0000
60		0.0000	0.0000	0.0000	0.0000
65		0.0000	0.0000	0.0000	0.0000
70		0.0000	0.0000	0.0000	0.0000
75		0.0000	0.0000	0.0000	0.0000
80		0.0000	0.0000	0.0000	0.0000
85		0.0000	0.0000	0.0000	0.0000
90		0.0000	0.0000	0.0000	0.0000
95		0.0000	0.0000	0.0000	0.0000
100		0.0000	0.0000	0.0000	0.0000

20. SAMPLE DREAD DISEASE RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Dread Disease			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date		Rates with no provision for the extra morbidity from HIV/AIDS			
		Dread Disease			
		Male		Female	
		Smoker	Non-smoker	Smoker	Non-smoker
20		0.0000	0.0000	0.0000	0.0000
25		0.0000	0.0000	0.0000	0.0000
30		0.0000	0.0000	0.0000	0.0000
35		0.0000	0.0000	0.0000	0.0000
40		0.0000	0.0000	0.0000	0.0000
45		0.0000	0.0000	0.0000	0.0000
50		0.0000	0.0000	0.0000	0.0000
55		0.0000	0.0000	0.0000	0.0000
60		0.0000	0.0000	0.0000	0.0000
65		0.0000	0.0000	0.0000	0.0000
70		0.0000	0.0000	0.0000	0.0000
75		0.0000	0.0000	0.0000	0.0000
80		0.0000	0.0000	0.0000	0.0000
85		0.0000	0.0000	0.0000	0.0000
90		0.0000	0.0000	0.0000	0.0000
95		0.0000	0.0000	0.0000	0.0000
100		0.0000	0.0000	0.0000	0.0000

ASSUMPTIONS MADE / EXPLANATORY NOTES

STATUTORY ACTUARY ____________

AUDITORS *(initial)* ____________

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Statement C10.2
STATUTORY VALUATION METHOD OF THE LIABILITIES OF GROUP BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

1. VALUATION OF LIABILITIES

	Assumption is weighted/representative	Weighting factor	Investments				Risk			Annuities				Universal Life
			Linked	Investment Performance related	Guaranteed	Discretionary Participation Features	Non profit	Discretionary Participation Features	Other	Linked	Investment Performance related	Non profit	Discretionary Participation Features	
			R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
1. Overview														
• Method														
• Average outstanding term of liabilities (in months)														
• Central Discount rate														
2. Discount rates														
• Individual policyholders' fund														
• Untaxed policyholders' fund														
• Company policyholders' fund														
• Corporate fund														
3. Future bonus rates														
• Vesting - On Sum Assured														
• Vesting - On bonuses														
• Non-vesting														
• Total														
4. Lapse rates														
• First year														
• Second year														
• Third year and thereafter														
5. Surrender rate														
• Recurring premium policies														
• Single premium policies														
6. Mortality tables used														
• Assurance														
Basic														
Adjustment														
• Annuities														
Basic														
Adjustment														
• PHI in claim														
Basic														
Adjustment														
• Other														
Basic														
Adjustment														
7. Morbidity tables used														
• Lump sum disability														
Basic														
Adjustment														
• Income disability														
Basic														
Adjustment														
• Sickness														
Basic														
Adjustment														
• Other														
Basic														
Adjustment														
8. Dread disease tables used														
Basic														
Adjustment														
9. Initial expenses														
• Recurring premium policies														
• Single premium policies														

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CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement C10.2
STATUTORY VALUATION METHOD OF THE LIABILITIES OF GROUP BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

10. Recurring expenses per annum
- % of fund value
- R'x per scheme
- R'x per member
- Other

11. Claim expenses
- Rand amount per claim
- % of claim amount

12. Expense inflation

13. Management charges
- % of investment earnings
- % of capital growth
- % of asset values
- Other: Specify

14. Tax rate assumption
- Individual policyholders' fund
- Untaxed policyholders' fund
- Company policyholders' fund
- Corporate fund

15. Other
-
-
-

16. SAMPLE ULTIMATE MORTALITY RATES FOR STANDARD LIVES (q, 4 decimals)

Age next at valuation date	Rates with no provision for the extra mortality from HIV/AIDS			
	Assurance			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date		Rates with provision for the extra mortality from HIV/AIDS			
		Assurance			
		Male		Female	
		Smoker	Non-smoker	Smoker	Non-smoker
20		0.0000	0.0000	0.0000	0.0000
25		0.0000	0.0000	0.0000	0.0000
30		0.0000	0.0000	0.0000	0.0000
35		0.0000	0.0000	0.0000	0.0000
40		0.0000	0.0000	0.0000	0.0000
45		0.0000	0.0000	0.0000	0.0000
50		0.0000	0.0000	0.0000	0.0000
55		0.0000	0.0000	0.0000	0.0000
60		0.0000	0.0000	0.0000	0.0000
65		0.0000	0.0000	0.0000	0.0000
70		0.0000	0.0000	0.0000	0.0000
75		0.0000	0.0000	0.0000	0.0000
80		0.0000	0.0000	0.0000	0.0000
85		0.0000	0.0000	0.0000	0.0000
90		0.0000	0.0000	0.0000	0.0000
95		0.0000	0.0000	0.0000	0.0000
100		0.0000	0.0000	0.0000	0.0000

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement C10.2
STATUTORY VALUATION METHOD OF THE LIABILITIES OF GROUP BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

17. SAMPLE ULTIMATE MORTALITY RATES FOR STANDARD LIVES (q, 4 decimals)

Age next at valuation date	Rates with no provision for the extra mortality from HIV/AIDS			
	Annuities			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date		Rates with provision for the extra mortality from HIV/AIDS				
		Annuities				
		Male		Female		
		Smoker	Non-smoker	Smoker		Non-smoker
20		0.0000	0.0000	0.0000		0.0000
25		0.0000	0.0000	0.0000		0.0000
30		0.0000	0.0000	0.0000		0.0000
35		0.0000	0.0000	0.0000		0.0000
40		0.0000	0.0000	0.0000		0.0000
45		0.0000	0.0000	0.0000		0.0000
50		0.0000	0.0000	0.0000		0.0000
55		0.0000	0.0000	0.0000		0.0000
60		0.0000	0.0000	0.0000		0.0000
65		0.0000	0.0000	0.0000		0.0000
70		0.0000	0.0000	0.0000		0.0000
75		0.0000	0.0000	0.0000		0.0000
80		0.0000	0.0000	0.0000		0.0000
85		0.0000	0.0000	0.0000		0.0000
90		0.0000	0.0000	0.0000		0.0000
95		0.0000	0.0000	0.0000		0.0000
100		0.0000	0.0000	0.0000		0.0000

18. SAMPLE ULTIMATE MORBIDITY RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Lump sum disability			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date		Rates with provision for the extra morbidity from HIV/AIDS				
		Lump sum disability				
		Male		Female		
		Smoker	Non-smoker	Smoker		Non-smoker
20		0.0000	0.0000	0.0000		0.0000
25		0.0000	0.0000	0.0000		0.0000
30		0.0000	0.0000	0.0000		0.0000
35		0.0000	0.0000	0.0000		0.0000
40		0.0000	0.0000	0.0000		0.0000
45		0.0000	0.0000	0.0000		0.0000
50		0.0000	0.0000	0.0000		0.0000
55		0.0000	0.0000	0.0000		0.0000
60		0.0000	0.0000	0.0000		0.0000
65		0.0000	0.0000	0.0000		0.0000
70		0.0000	0.0000	0.0000		0.0000
75		0.0000	0.0000	0.0000		0.0000
80		0.0000	0.0000	0.0000		0.0000
85		0.0000	0.0000	0.0000		0.0000
90		0.0000	0.0000	0.0000		0.0000
95		0.0000	0.0000	0.0000		0.0000
100		0.0000	0.0000	0.0000		0.0000

CONFIDENTIAL STATEMENT NOT AVAILABLE TO PUBLIC

Statement C19.2
STATUTORY VALUATION METHOD OF THE LIABILITIES OF GROUP BUSINESS
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

19. SAMPLE ULTIMATE MORBIDITY RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Income disability			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date		Rates with provision for the extra morbidity from HIV/AIDS				
		Income disability				
		Male		Female		
		Smoker	Non-smoker	Smoker		Non-smoker
20		0.0000	0.0000	0.0000		0.0000
25		0.0000	0.0000	0.0000		0.0000
30		0.0000	0.0000	0.0000		0.0000
35		0.0000	0.0000	0.0000		0.0000
40		0.0000	0.0000	0.0000		0.0000
45		0.0000	0.0000	0.0000		0.0000
50		0.0000	0.0000	0.0000		0.0000
55		0.0000	0.0000	0.0000		0.0000
60		0.0000	0.0000	0.0000		0.0000
65		0.0000	0.0000	0.0000		0.0000
70		0.0000	0.0000	0.0000		0.0000
75		0.0000	0.0000	0.0000		0.0000
80		0.0000	0.0000	0.0000		0.0000
85		0.0000	0.0000	0.0000		0.0000
90		0.0000	0.0000	0.0000		0.0000
95		0.0000	0.0000	0.0000		0.0000
100		0.0000	0.0000	0.0000		0.0000

20. SAMPLE DREAD DISEASE RATES FOR STANDARD LIVES (4 decimals)

Age next at valuation date	Rates with no provision for the extra morbidity from HIV/AIDS			
	Dread Disease			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
20	0.0000	0.0000	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000
60	0.0000	0.0000	0.0000	0.0000
65	0.0000	0.0000	0.0000	0.0000
70	0.0000	0.0000	0.0000	0.0000
75	0.0000	0.0000	0.0000	0.0000
80	0.0000	0.0000	0.0000	0.0000
85	0.0000	0.0000	0.0000	0.0000
90	0.0000	0.0000	0.0000	0.0000
95	0.0000	0.0000	0.0000	0.0000
100	0.0000	0.0000	0.0000	0.0000

Age next at valuation date		Rates with no provision for the extra morbidity from HIV/AIDS				
		Dread Disease				
		Male		Female		
		Smoker	Non-smoker	Smoker		Non-smoker
20		0.0000	0.0000	0.0000		0.0000
25		0.0000	0.0000	0.0000		0.0000
30		0.0000	0.0000	0.0000		0.0000
35		0.0000	0.0000	0.0000		0.0000
40		0.0000	0.0000	0.0000		0.0000
45		0.0000	0.0000	0.0000		0.0000
50		0.0000	0.0000	0.0000		0.0000
55		0.0000	0.0000	0.0000		0.0000
60		0.0000	0.0000	0.0000		0.0000
65		0.0000	0.0000	0.0000		0.0000
70		0.0000	0.0000	0.0000		0.0000
75		0.0000	0.0000	0.0000		0.0000
80		0.0000	0.0000	0.0000		0.0000
85		0.0000	0.0000	0.0000		0.0000
90		0.0000	0.0000	0.0000		0.0000
95		0.0000	0.0000	0.0000		0.0000
100		0.0000	0.0000	0.0000		0.0000

ASSUMPTIONS MADE / EXPLANATORY NOTES

STATUTORY ACTUARY ____________

AUDITORS (initial) ____________

SHEET REFERENCE NUMBER	D01-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement D1
STATEMENT OF FINANCIAL POSITION
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR	
	IN & DEEMED TO BE IN THE RSA	**IN & OUTSIDE RSA**
	TOTAL *R'000*	TOTAL VALUE *R'000*
1	2	3
1. ASSETS		
Insurance business assets (excluding other business assets)	0	0
Disregarded assets:		
Premiums		
• Outstanding	0	0
• Debited to agents/brokers	0	0
• Deferred installments	0	0
• SUBTOTAL	0	0
Expenses		
• Admin, organisation & business extension	0	0
• Prepaid	0	0
• Deferred	0	0
• SUBTOTAL	0	0
Amounts outstanding for longer than 12 months	0	0
Goodwill or items of similar nature	0	0
Other	0	0
Other business assets (not in respect of insurance business)	0	0
TOTAL ASSETS	0	0
2. EQUITY & LIABILITIES		
EQUITY		
Issued ordinary share capital	0	0
Preference share capital	0	0
SUBTOTAL	0	0
Share premium account		
• Issued ordinary share capital	0	0
• Preference share capital	0	0
• SUBTOTAL	0	0
Retained Earnings	0	0
• Retained Earnings as per Statement of Changes in Equity before Dividends	0	0
• Dividends Paid as per Statement of Changes in Equity	0	0
Reserves: *Specify*		
•	0	0
•	0	0
•	0	0
•	0	0
•	0	0
TOTAL EQUITY	0	0
LIABILITIES		
Liabilities arising from Long-term insurance business	0	0
Financial Liabilities	0	0
Other Liabilities: Specify		
•	0	0
•	0	0
•	0	0
•	0	0
•	0	0
Other business liabilities (not in respect of insurance business)	0	0
TOTAL LIABILITIES	0	0
TOTAL EQUITY PLUS TOTAL LIABILITIES	0	0

AUDITORS ____________

SHEET REFERENCE NUMBER	D03-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement D3
ANALYSIS OF ISSUED PREFERENCE SHARES & DEBENTURES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

ANALYSIS OF INSTRUMENT	Amount authorised		Amount obtained through issue	Amount payable on redemption	DIVIDEND/INTEREST	
	Nominal *R'000*	Share premium *R'000*	*R'000*	*R'000*	In-arrear *R'000*	In future *R'000*
1	2	3	4	5	6	7
1. PREFERENCE SHARE CAPITAL						
REDEEMABLE/NON-CONVERTIBLE:						
• Within 1 - 3 years	0	0	0	0	0	0
• Within 3 - 5 years	0	0	0	0	0	0
• Within 5 - 7 years	0	0	0	0	0	0
• Within 7 - 10 years	0	0	0	0	0	0
• Within 10 - 15 years	0	0	0	0	0	0
• After 15 years	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0
2. DEBENTURES						
REDEEMABLE/NON-CONVERTIBLE:						
• Within 1 - 3 years	0	0	0	0	0	0
• Within 3 - 5 years	0	0	0	0	0	0
• Within 5 - 7 years	0	0	0	0	0	0
• Within 7 - 10 years	0	0	0	0	0	0
• Within 10 - 15 years	0	0	0	0	0	0
• After 15 years	0	0	0	0	0	0
SUBTOTAL	0	0	0	0	0	0

AUDITORS ____________

SHEET REFERENCE NUMBER D04-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement D4
STATEMENT OF COMPREHENSIVE INCOME
of ABC Life Insurance Limited
as at the end of financial period 31/01/2012

DESCRIPTION	Total Value Current Year *R'000*
1	2
1. REVENUE	
Insurance Premiums	0
Premium Revenue from Investment Contracts transferred to Insurance Contracts	0
Reinsurance Premiums	0
Net Insurance Premiums	0
Investment income - Total	0
• Interest, dividends & rentals	0
• Realised gains / (losses) on disposals	0
• Unrealised gains / (losses)	0
Other Income *(specify)*	0
•	0
•	0
•	0
•	0
•	0
•	0
TOTAL REVENUE	0
2. EXPENSES	
Claims and Policyholder benefits under insurance contracts	0
Insurance Claims recovered from reinsurers	0
Change in Policyholder Liabilities	0
• Insurance Contracts	0
• Investment Contracts with discretionary participation features	0
• Applicable to reinsurers	0
Fair value adjustment on policyholder liabilities under investment contracts	0
Acquisition costs	0
General Marketing and Administration Expenses	0
Other Expenditure *(specify)*	0
•	0
•	0
•	0
•	0
•	0
TOTAL EXPENSES	0
PROFIT BEFORE TAXATION	0
Taxation	0
TOTAL EARNINGS	0

AUDITORS

LT2012

EXCLUDING DERIVATIVE EXPOSURE

SHEET REFERENCE NUMBER	E01-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement E1
CASH & BALANCES & DEPOSITS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

NAME OF INSTITUTION (Investments of the same kind with a bank may be grouped)	DESCRIPTION OF INVESTMENT (e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotiable Certificate of Deposit)	CURRENT YEAR IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000	% of total liabilities
1	2	3	4	5	6	7	8	10
1. CASH								
• Bank notes & coins	Notes & coins	0	0	0	0	0	0	0.0%
• Krugerrands	Coins	0	0	0	0	0	0	0.0%
SUBTOTAL		0	0	0	0	0	0	0.0%
2. BANKS (*Specify in supporting statement E1.1*)		0	0	0	0	0	0	0.0%
3. CORPORATION FOR PUBLIC DEPOSITS	Deposits	0	0	0	0	0	0	0.0%
4. LAND & AGRICULTURAL BANK	Deposits	0	0	0	0	0	0	0.0%
5. MARGIN DEPOSITS		0	0	0	0	0	0	0.0%
						0		
TOTAL CASH & BALANCES & DEPOSITS		0	0	0	0	0	0	0.0%

AUDITORS ________

LT2012

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

EXCLUDING DERIVATIVE EXPOSURE
10/10/1/000/8
2012/08/03 10:30

Statement E1.1 ***(supporting statement to E1)***
CASH & BALANCES & DEPOSITS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

NAME OF INSTITUTION	DESCRIPTION OF INVESTMENT	CURRENT YEAR						
(Investments of the same kind with a bank may be grouped)	*(e.g. Current Account, Fixed Deposit, Bankers Acceptance, Negotiable Certificate of Deposit)*	**IN RSA** *R'000*	**DEEMED TO BE IN RSA** *R'000*	**INCOME IN RSA** *R'000*	**OUTSIDE RSA** *R'000*	**INCOME OUTSIDE RSA** *R'000*	**TOTAL VALUE** *R'000*	% of total liabilities
1	2	3	4	5	6	7	8	10
2. BANKS: *Specify*								
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
•		0	0	0	0	0	0	0.0%
SUBTOTAL		0	0	0	0	0	0	0.0%

AUDITORS ________

EXCLUDING DERIVATIVE EXPOSURE

SHEET REFERENCE NUMBER	E02-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement E2
SECURITIES & LOANS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR						
	IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000	% of total liabilities
1	2	3	4	5	6	7	9
1. SECURITIES & LOANS ISSUED OR GUARANTEED BY							
Central government of the Republic	0	0	0	0	0	0	0.0%
A Minister of the Republic	0	0	0	0	0	0	0.0%
Provincial government of the Republic	0	0	0	0	0	0	0.0%
Local authority of the Republic	0	0	0	0	0	0	0.0%
Other utilities of the Republic	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
RAND WATER BOARD	0	0	0	0	0	0	0.0%
LAND & AGRICULTURAL BANK *(excluding deposits in E1)*	0	0	0	0	0	0	0.0%
SA TRANSPORT SERVICES	0	0	0	0	0	0	0.0%
ESKOM	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
2. SECURITIES & LOANS APPROVED BY REGISTRAR							
LISTED	0	0	0	0	0	0	0.0%
UNLISTED *(Specify in supporting statement E2.1)*	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
3. RECOGNISED SECURITIES OUTSIDE RSA							
LISTED	0	0	0	0	0	0	0.0%
UNLISTED *(Specify in supporting statement E2.1)*	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
4. SECURITIES & LOANS OUTSIDE RSA OTHER THAN RECOGNISED							
LISTED	0	0	0	0	0	0	0.0%
UNLISTED *(Specify in supporting statement E2.1)*	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
TOTAL SECURITIES & LOANS	0	0	0	0	0	0	0.0%

AUDITORS ____________

EXCLUDING DERIVATIVE EXPOSURE

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement E2.1 *(supporting statement to E2)*
SECURITIES & LOANS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR						
	IN RSA *R'000*	**DEEMED TO BE IN RSA** *R'000*	**INCOME IN RSA** *R'000*	**OUTSIDE RSA** *R'000*	**INCOME OUTSIDE RSA** *R'000*	**TOTAL VALUE** *R'000*	% of total liabilities
1	2	3	4	5	6	7	9
1. UNLISTED SECURITIES & LOANS APPROVED BY REGISTRAR							
•	0		0	0	0	0	0.0%
•	0		0	0	0	0	0.0%
•	0		0	0	0	0	0.0%
•	0		0	0	0	0	0.0%
•	0		0	0	0	0	0.0%
•	0		0	0	0	0	0.0%
•	0		0	0	0	0	0.0%
SUBTOTAL	0		0	0	0	0	0.0%
2. UNLISTED RECOGNISED SECURITIES OUTSIDE RSA							
•		0	0		0	0	0.0%
•		0	0		0	0	0.0%
•		0	0		0	0	0.0%
•		0	0		0	0	0.0%
•		0	0		0	0	0.0%
•		0	0		0	0	0.0%
•		0	0		0	0	0.0%
SUBTOTAL		0	0		0	0	0.0%
3. UNLISTED SECURITIES & LOANS OUTSIDE RSA OTHER THAN RECOGNISED							
•			0	0	0	0	0.0%
•			0	0	0	0	0.0%
•			0	0	0	0	0.0%
•			0	0	0	0	0.0%
•			0	0	0	0	0.0%
•			0	0	0	0	0.0%
•			0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0.0%

AUDITORS ___________

EXCLUDING DERIVATIVE EXPOSURE

SHEET REFERENCE NUMBER	E03-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement E3
DEBENTURES, LOAN STOCKS & OTHER SECURITIES
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR						
	IN RSA R'000	**DEEMED TO BE IN RSA** R'000	**INCOME IN RSA** R'000	**OUTSIDE RSA** R'000	**INCOME OUTSIDE RSA** R'000	**TOTAL VALUE** R'000	% of total liabilities
1	2	3	4	5	6	7	9
1. PROPERTY COMPANIES:							
LISTED	0	0	0	0	0	0	0.0%
UNLISTED (*Specify in supporting statement 3.1*)	0	0	0	0	0	0	0.0%
TOTAL - Property companies	0	0	0	0	0	0	0.0%
2. RELATED PARTIES:							
LISTED	0	0	0	0	0	0	0.0%
UNLISTED (*Specify in supporting statement 3.1*)	0	0	0	0	0	0	0.0%
TOTAL - Related parties	0	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES:							
UNLISTED (*Specify in supporting statement 3.1*)	0	0	0	0	0	0	0.0%
4. OTHER COMPANIES:							
LISTED	0	0	0	0	0	0	0.0%
UNLISTED (*Specify in supporting statement 3.1*)	0	0	0	0	0	0	0.0%
TOTAL - Other companies	0	0	0	0	0	0	0.0%
TOTAL DEBENTURES, LOAN STOCKS & OTHER SECURITIES	0	0	0	0	0	0	0.0%

AUDITORS ____________

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8

FINAL PRINTOUT DATE 2012/08/03 10:30

EXCLUDING DERIVATIVE EXPOSURE

Statement E3.1 *(supporting statement to E3)*
DEBENTURES, LOAN STOCKS & OTHER SECURITIES
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	(D)ebentures, (L)oan stocks, (O)ther	Conv (Y) or (N/A)	Year of maturity	Rate of interest %	CURRENT YEAR						% of total liabilities
					IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000	
1	2	3	4	5	6	7	8	9	10	11	13
1. UNLISTED PROPERTY COMPANIES:											
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
SUBTOTAL					0	0	0	0	0	0	0.0%
2. UNLISTED RELATED PARTIES:											
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
SUBTOTAL					0	0	0	0	0	0	0.0%
3. UNLISTED ASSET-HOLDING INTERMEDIARIES:											
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
SUBTOTAL					0	0	0	0	0	0	0.0%
4. OTHER UNLISTED COMPANIES:											
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
•				0.0%	0	0	0	0	0	0	0.0%
SUBTOTAL					0	0	0	0	0	0	0.0%

AUDITORS ____________

EXCLUDING DEBENTURES, MORTGAGE BONDS, OUTSTANDING PREMIUMS AND DERIVATIVE EXPOSURE

SHEET REFERENCE NUMBER E04-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10 30

Statement E4
DEBTORS (Claims against persons and entities)
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR								
	Any overdue capital & interest repayments	Owing at the end of this year	IN RSA	DEEMED TO BE IN RSA	INCOME IN RSA AND DEEMED TO BE IN RSA	OUTSIDE RSA	INCOME OUTSIDE RSA	TOTAL VALUE	% of total liabilities
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	8	9	11
1. PROPERTY COMPANIES *(Specify in supporting statement E4.1)*									
SECURED	0	0	0	0	0	0	0	0	0.0%
UNSECURED	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0.0%
2. RELATED PARTIES (Specify in supporting statement E4.1)									
SECURED	0	0	0	0	0	0	0	0	0.0%
UNSECURED	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES *(Specify in supporting statement E4.1)*	0	0	0	0	0	0	0	0	0.0%
4. OTHER DEBTORS *(Specify in supporting statement E4.1)*									
SECURED	0	0	0	0	0	0	0	0	0.0%
UNSECURED	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0.0%
5. POLICYHOLDER LOANS	0	0	0	0	0	0	0	0	0.0%
6. CLAIMS AGAINST LT INSURERS ITO POLICIES *(Specify in supporting statement E4.1)*	0	0	0	0	0	0	0	0	0.0%
TOTAL DEBTORS	0	0	0	0	0	0	0	0	0.0%

AUDITORS ____________

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER
FINAL PRINTOUT DATE

EXCLUDING DEBENTURES, MORTGAGE BONDS, OUTSTANDING PREMIUMS AND DERIVATIVE EXPOSURE
10/10/1/000/8
2012/08/03 10:30

Statement E4.1 *(supporting statement to E4)*
DEBTORS (Claims against persons and entities)
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	DETAILS OF SECURITY FURNISHED	Rate of interest %	CURRENT YEAR: Any overdue capital & interest repayments R'000	Owing at the end of this year R'000	IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA AND DEEMED TO BE IN THE RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000	% of total liabilities
1	2	3	4	5	6	7	8	9	10	11	13
1. PROPERTY COMPANIES: *Specify*											
SECURED											
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED											
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
2. RELATED PARTIES: Specify											
SECURED											
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED											
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
3. ASSET-HOLDING INTERMEDIARIES: *Specify*											
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
4. OTHER DEBTORS: *Specify*											
SECURED											
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
UNSECURED											
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%
6. CLAIMS AGAINST LT INSURERS ITO POLICIES: *Specify*											
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
•		0.0%	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL			0	0	0	0	0	0	0	0	0.0%

AUDITORS ________

LT2012

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement E4.2*(supporting statement to E4)*
DEBTORS (Claims against persons and entities)
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	PERIOD OUTSTANDING						% of total liabilities
	BETWEEN 0 - 30 DAYS *R'000*	**BETWEEN 30 - 60 DAYS** *R'000*	**BETWEEN 60 - 90 DAYS** *R'000*	**LESS THAN ONE YEAR** *R'000*	**ONE YEAR AND LONGER** *R'000*	**TOTAL VALUE** *R'000*	
1	2	3	4	5	6	7	8
1. DEBTORS: *Specify*							
•				0	0	0	0.0%
•				0	0	0	0.0%
•				0	0	0	0.0%
•				0	0	0	0.0%
•				0	0	0	0.0%
•				0	0	0	0.0%
SUBTOTAL				0	0	0	0.0%
2. OUTSTANDING PREMIUMS: Specify							
•	0	0	0			0	0.0%
•	0	0	0			0	0.0%
•	0	0	0			0	0.0%
•	0	0	0			0	0.0%
•	0	0	0			0	0.0%
•	0	0	0			0	0.0%
SUBTOTAL	0	0	0			0	0.0%

AUDITORS ____________

EXCLUDING DERIVATIVE EXPOSURE

SHEET REFERENCE NUMBER E05-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement E5
SHARES, UNITS & DEPOSITORY RECEIPTS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR					TOTAL VALUE	% of total liabilities
	IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	R'000	
1	2	3	4	5	6	7	9
1. SHARES (excl those in property co's, associated co's & asset-holding intermediaries)							
LISTED :							
Oil & Gas	0	0	0	0	0	0	0.0%
Basic Materials	0	0	0	0	0	0	0.0%
Industrials	0	0	0	0	0	0	0.0%
Consumer Services	0	0	0	0	0	0	0.0%
Telecommunications	0	0	0	0	0	0	0.0%
Technology	0	0	0	0	0	0	0.0%
Healthcare	0	0	0	0	0	0	0.0%
Consumer Goods	0	0	0	0	0	0	0.0%
Financials	0	0	0	0	0	0	0.0%
Real Estate	0	0	0	0	0	0	0.0%
Alternative Exchange (AltEx)	0	0	0	0	0	0	0.0%
Preference shares	0	0	0	0	0	0	0.0%
UNLISTED (*Specify in supporting statement E5.1*)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
2. SHARES IN PROPERTY COMPANIES							
Unlisted ordinary (*Specify in supporting statement E5.1*)	0	0	0	0	0	0	0.0%
Unlisted preference (*Specify in supporting statement E5.1*)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
3. SHARES IN RELATED PARTIES							
Unlisted ordinary (*Specify in supporting statement E5.1*)	0	0	0	0	0	0	0.0%
Unlisted preference (*Specify in supporting statement E5.1*)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
4. SHARES IN ASSET-HOLDING INTERMEDIARIES[5]							
UNLISTED ORDINARY (*Specify in supporting statement E5.1*)	0	0	0	0	0	0	0.0%
UNLISTED PREFERENCE (*Specify in supporting statement E5.1*)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
5. DEPOSITORY RECEIPTS							
Listed	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
6. LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES							
Units in money market funds	0	0	0	0	0	0	0.0%
Units in collective investment schemes in property shares	0	0	0	0	0	0	0.0%
Linked units & units in collective investment schemes							
Listed	0	0	0	0	0	0	0.0%
Unlisted (*Specify in Supporting statement E5.1*)	0	0	0	0	0	0	0.0%
TOTAL	0	0	0	0	0	0	0.0%
TOTAL SHARES, DEPOSITORY RECEIPTS & UNITS	0	0	0	0	0	0	0.0%

AUDITORS ______

LT2012

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/00078
FINAL PRINTOUT DATE 2012/08/03 10:30

EXCLUDING DERIVATIVE EXPOSURE

Statement E5.1 *(supporting statement to E5)*
SHARES, UNITS & DEPOSITORY RECEIPTS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	CURRENT YEAR						% of total liabilities
	IN RSA R'000	DEEMED TO BE IN RSA R'000	INCOME IN RSA R'000	OUTSIDE RSA R'000	INCOME OUTSIDE RSA R'000	TOTAL VALUE R'000	
1	2	3	4	5	6	7	9
1. SHARES (excluding those in property companies, related parties and asset-holding intermediaries)							
(i) UNLISTED ORDINARY SHARES:							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
(ii) UNLISTED PREFERENCE SHARES:							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
2. SHARES IN PROPERTY COMPANIES							
(i) UNLISTED ORDINARY SHARES:							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
(ii) UNLISTED PREFERENCE SHARES:							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
3. SHARES IN RELATED PARTIES							
(i) UNLISTED ORDINARY SHARES:							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
(ii) UNLISTED PREFERENCE SHARES:							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
4. SHARES IN ASSET-HOLDING INTERMEDIARIES							
(i) UNLISTED ORDINARY SHARES:							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
(ii) UNLISTED PREFERENCE SHARES:							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%
6. UNLISTED LINKED UNITS & UNITS IN COLLECTIVE INVESTMENT SCHEMES							
•	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0.0%

AUDITORS ________

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

EXCLUDING DERIVATIVE EXPOSURE
E06-99-A
10/10/1/000/8
2012/08/03 10:30

Statement E6
IMMOVABLE PROPERTY
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

LOCATION & DESCRIPTION	Aggregate cost of land and buildings and of improvements	Book value	Amount of encumbrances	Value by independent valuator	CURRENT YEAR							% of total liabilities
					Gross income in RSA	Gross income outside RSA	Gross rental	Expenses	IN RSA	OUTSIDE RSA	TOTAL VALUE	
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	8	9	10	11	12	14
1. UNDEVELOPED LAND *(Specify in supporting statement E6.1)*	0	0	0	0	0	0	0	0	0	0	0	0.0%
2. COMMERCIAL PROPERTY *(Specify in supporting statement E6.1)*	0	0	0	0	0	0	0	0	0	0	0	0.0%
3. INDUSTRIAL PROPERTY *(Specify in supporting statement E6.1)*	0	0	0	0	0	0	0	0	0	0	0	0.0%
4. AGRICULTURAL PROPERTY *(Specify in supporting statement E6.1)*	0	0	0	0	0	0	0	0	0	0	0	0.0%
5. RESIDENTIAL & OTHER PROPERTY *(Specify in supporting statement E6.1)*	0	0	0	0	0	0	0	0	0	0	0	0.0%
TOTAL IMMOVABLE PROPERTY	0	0	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS ________

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8

FINAL PRINTOUT DATE 2012/08/03 10:30

EXCLUDING DERIVATIVE EXPOSURE

Statement E6.1 *(supporting statement to E6)*
IMMOVABLE PROPERTY
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

LOCATION & DESCRIPTION	Year acquired	Aggregate cost of land and buildings and of improvements R'000	Book value R'000	Amount of encumbrances R'000	Valuation by independent valuator: Year of valuation	Valuation by independent valuator: Value R'000	CURRENT YEAR: Gross income in RSA R'000	CURRENT YEAR: Gross income outside RSA R'000	CURRENT YEAR: Gross rental R'000	CURRENT YEAR: Expenses R'000	IN RSA R'000	OUTSIDE RSA R'000	TOTAL VALUE R'000	% of total liabilities
1	2	3	4	5	6	7	8	9	10	11	12	13	14	16
1. UNDEVELOPED LAND: *Specify*														
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
TOTAL		0	0	0		0	0	0	0	0	0	0	0	0.0%
2. COMMERCIAL PROPERTY: *Specify*														
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
TOTAL		0	0	0		0	0	0	0	0	0	0	0	0.0%
3. INDUSTRIAL PROPERTY: *Specify*														
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
TOTAL		0	0	0		0	0	0	0	0	0	0	0	0.0%
4. AGRICULTURAL PROPERTY: *Specify*														
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
TOTAL		0	0	0		0	0	0	0	0	0	0	0	0.0%
5. RESIDENTIAL & OTHER PROPERTY: *Specify*														
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
•		0	0	0		0	0	0	0	0	0	0	0	0.0%
TOTAL		0	0	0		0	0	0	0	0	0	0	0	0.0%
TOTAL IMMOVABLE PROPERTY		0	0	0		0	0	0	0	0	0	0	0	0.0%

AUDITORS ____________

EXCLUDING DERIVATIVE EXPOSURE

SHEET REFERENCE NUMBER	E07-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement E7
MORTGAGES OVER IMMOVABLE PROPERTY, INCLUDING PARTICIPATION BONDS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	Other encumbrances		CURRENT YEAR						
	Ranking concurrently R'000	Ranking prior R'000	Arrears more than 6 months R'000	Additional security furnished R'000	Outstanding balance R'000	**IN RSA** R'000	**OUTSIDE RSA** R'000	**TOTAL VALUE** R'000	% of total liabilities
1	2	3	4	5	6	7	8	9	11
1. MORTGAGES									
UNDEVELOPED LAND: *Specify*	0	0	0	0	0	0	0	0	0.0%
COMMERCIAL PROPERTY: *Specify*	0	0	0	0	0	0	0	0	0.0%
INDUSTRIAL PROPERTY: *Specify*	0	0	0	0	0	0	0	0	0.0%
AGRICULTURAL PROPERTY: *Specify*	0	0	0	0	0	0	0	0	0.0%
RESIDENTIAL & OTHER PROPERTY: *Specify*	0	0	0	0	0	0	0	0	0.0%
TOTAL MORTGAGES	0	0	0	0	0	0	0	0	0.0%
2. PARTICIPATION BONDS									
UNDEVELOPED LAND: *Specify*	0	0	0	0	0	0	0	0	0.0%
COMMERCIAL PROPERTY: *Specify*	0	0	0	0	0	0	0	0	0.0%
INDUSTRIAL PROPERTY: *Specify*	0	0	0	0	0	0	0	0	0.0%
AGRICULTURAL PROPERTY: *Specify*	0	0	0	0	0	0	0	0	0.0%
RESIDENTIAL & OTHER PROPERTY: *Specify*	0	0	0	0	0	0	0	0	0.0%
TOTAL PARTICIPATION BONDS	0	0	0	0	0	0	0	0	0.0%
TOTAL MORTGAGES & PARTICIPATION BONDS	0	0	0	0	0	0	0	0	0.0%

AUDITORS ____________

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8

FINAL PRINTOUT DATE 2012/08/03 10:30

EXCLUDING DERIVATIVE EXPOSURE

Statement E7.1 *(supporting statement to E7)*
MORTGAGES OVER IMMOVABLE PROPERTY, INCLUDING PARTICIPATION BONDS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	Most recent valuation	Other encumbrances		CURRENT YEAR						% of total liabilities
		Ranking concurrently	Ranking prior	Arrears more than 6 months	Additional security furnished	Outstanding balance	IN RSA	OUTSIDE RSA	TOTAL VALUE	
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	
1	2	3	4	5	6	7	8	9	10	12
1. MORTGAGES										
UNDEVELOPED LAND: *Specify*										
•	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%
COMMERCIAL PROPERTY: *Specify*										
•	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%
INDUSTRIAL PROPERTY: *Specify*										
	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%
AGRICULTURAL PROPERTY: *Specify*										
•	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%
RESIDENTIAL & OTHER PROPERTY: *Specify*										
•	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%
2. PARTICIPATION BONDS										
UNDEVELOPED LAND: *Specify*										
•	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%
COMMERCIAL PROPERTY: *Specify*										
•	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%
INDUSTRIAL PROPERTY: *Specify*										
•	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%
AGRICULTURAL PROPERTY: *Specify*										
•	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%
RESIDENTIAL & OTHER PROPERTY: *Specify*										
•	0	0	0	0	0	0	0	0	0	0.0%
•	0	0	0	0	0	0	0	0	0	0.0%
SUBTOTAL	0	0	0	0	0	0	0	0	0	0.0%

AUDITORS ____________

LT2012

SHEET REFERENCE NUMBER	E08-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement E8
FIXED ASSETS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	Acquired during the year *R'000*	Sold during the year *R'000*	Rate of depreciation *%*	**IN RSA** *R'000*	**OUTSIDE RSA** *R'000*	CURRENT YEAR **TOTAL VALUE** *R'000*	% of total liabilities
1	2	3	4	5	6	7	9
1. COMPUTER EQUIPMENT	0	0	0.0%	0	0	0	0.0%
2. FURNITURE & OFFICE EQUIPMENT	0	0	0.0%	0	0	0	0.0%
3. MOTOR VEHICLES	0	0	0.0%	0	0	0	0.0%
4. OTHER: *Specify*							
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
•	0	0	0.0%	0	0	0	0.0%
TOTAL	0	0		0	0	0	0.0%
TOTAL FIXED ASSETS	0	0		0	0	0	0.0%

AUDITORS ____________

SHEET REFERENCE NUMBER	E09-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER	10/10/1/000/8
FINAL PRINTOUT DATE	2012/08/03 10:30

Statement E9
COMPARISON OF STATUTORY & SHAREHOLDERS ASSETS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	Supporting statement	IN & OUTSIDE RSA		
		Statutory values R'000	Values per financial statements R'000	Differences[1] R'000
1	2	3	4	5
1. ASSETS				
Cash & Balances & Deposits	E1	0	0	0
Securities & Loans	E2	0	0	0
Debentures, Loan stocks & Other securities	E3	0	0	0
Debtors	E4	0	0	0
Shares, Depository receipts & Collective Investment Schemes	E5	0	0	0
Immovable property	E6	0	0	0
Mortgages & participation bonds	E7	0	0	0
Fixed Assets	E8	0	0	0
Other		0	0	0
TOTAL ASSETS		0	0	0

AUDITORS ________

Notes:

1 *Explain differences in a supplementary statement.*

REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement E9.1 *(Reconciliation statement)*
DIFFERENCES BETWEEN LIABILITIES IN THE ACTUARIAL BALANCE SHEET, THE FINANCIAL STATEMENTS AND THE STATUTORY STATEMENTS
held by ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

DESCRIPTION	Actuarial balance sheet *R'000*	Financial statement balance sheet *R'000*	Statutory values in statement C2 *R'000*	Differences between 2 and 3[1] *R'000*	Differences between 2 and 4[1] *R'000*	Differences between 3 and 4[1] *R'000*
1	2	3	4	5	6	7
1. POLICY LIABILITIES / LIFE FUND						
•	0	0	0	0	0	0
•	0	0	0	0	0	0
•	0	0	0	0	0	0
•	0	0	0	0	0	0
•	0	0	0	0	0	0
SUBTOTAL FOR POLICY LIABILITIES / LIFE FUND	**0**	**0**	**0**	**0**	**0**	**0**
2. CURRENT LIABILITIES						
•	0	0	0	0	0	0
•	0	0	0	0	0	0
•	0	0	0	0	0	0
•	0	0	0	0	0	0
•	0	0	0	0	0	0
SUBTOTAL FOR CURRENT LIABILITIES	**0**	**0**	**0**	**0**	**0**	**0**
3. CAPITAL ADEQUACY REQUIREMENT						
•	0		0		0	
•	0		0		0	
•	0		0		0	
•	0		0		0	
•	0		0		0	
SUBTOTAL FOR CAR	**0**		**0**		**0**	

AUDITORS ____________

Notes:
1 *Explain differences in a supplementary statement.*

LT2012

SHEET REFERENCE NUMBER E10-99-A
REGISTRAR OF LONG-TERM INSURANCE REFERENCE NUMBER 10/10/1/000/8
FINAL PRINTOUT DATE 2012/08/03 10:30

Statement E10
RELATED PARTY BALANCES
of ABC Life Insurance Limited
as at the end of the financial period 31/01/2012

Related party	Main business activity	Country registered	% Holding	Related party's financial accounts: Total assets R'000	Net income after tax R'000	RoA	Total equity (assets less liabilities) R'000	Include as assets in statements E: Net asset value for Section 30 R'000	Fair value for Section 31 R'000	Preference shares / debentures / other R'000	Inter-company balances R'000	TOTAL EXPOSURE R'000
1	2	3	4	5	6	7	8	9	10	11	12	13
1. SUBSIDIARIES												
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
SUBTOTAL				0	0	0.0%	0	0	0	0	0	0
2. ASSOCIATES												
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
SUBTOTAL				0	0	0.0%	0	0	0	0	0	0
3. HOLDING COMPANIES												
•				0	0	0.0%	0	0	0	0	0	0
•				0	0	0.0%	0	0	0	0	0	0
•				0	0	0.0%	0	0	0	0	0	0
•				0	0	0.0%	0	0	0	0	0	0
•				0	0	0.0%	0	0	0	0	0	0
•				0	0	0.0%	0	0	0	0	0	0
•				0	0	0.0%	0	0	0	0	0	0
SUBTOTAL				0	0	0.0%	0	0	0	0	0	0
4. OTHER RELATED PARTIES												
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
•			0.0%	0	0	0.0%	0	0	0	0	0	0
SUBTOTAL				0	0	0.0%	0	0	0	0	0	0

AUDITORS ____________