LIFE INSURANCE REVENUE ACCOUNT FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2009

Coos premium 1,004,000 2008 (Minoto) Cios spemium 1,004,000 1,004,000 1,011,00 Relinsurance 1,000,000 1,000,000 1,000,000 Cross benefits poid and payable: 8,000,000 5,000,000 1,000,000 1,000,000 Death 6,000,000 (50,100) 5,000,000 1,000,000				GROUP	
Gross premium 1.094,980 1.277,931 Reinsurance (14,978) (10,118) Net premium 1.080,002 1.267,817 Gross benefits paid and payable: \$\$\$ (58,145) Death (68,086) (56,145) Marturity (301,191) (56,044) Cash Bonus (285,889) (220,003) Surrender (210,077) (36,373) Annuity (271,311) (2,146) Others (77,742) (76,146) Reinsurance recoveries 13,768 14,776 Net benefits poid and payable (1,101,741) (1,286,479) Commission and agency expenses (87,471) (108,442) Management expenses (87,471) (108,442) Management expenses (87,471) (108,442) Management expenses (87,471) (108,442) Investment income 24(c) 225,088 251,799 Surplus/(deficit) from operations 84,296 223,289 Surplus/(deficit) from preations 84,296 (223,289)		Note	2009	2008	
Reinsurance (14,978) (10,104) Net premium 1,080,000 1,267,817 Gross benefits paid and payable: \$			RM'000	RM'000	
Reinsurance (14,978) (10,104) Net premium 1,080,000 1,267,817 Gross benefits paid and payable: \$	Gross premium		1.094.980	1.277.931	
Gross benefits paid and payable: (58,085) (56,145) Maturity (601,191) (560,445) Maturity (601,191) (560,445) Cash Bonus (25,689) (220,003) Surrender (210,070) (38,333) Annuity (2,731) (2,144) Others (77,42) (76,146) Reinsurance recoveries 13,768 14,776 Net benefits paid and payable (1,101,741) (1,286,479) Commission and agency expenses (87,471) (103,442) Management expenses (87,471) (103,442) Management expenses (96,799) (218,898) Investment income 26(d) 226,088 251,799 Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19) (19) Surplus/(deficit) before taxation 84,277 (223,308) Taxation 3(b) (21,853) 1,055 Surplus/(deficit) from investment-linked fund 3(c) 119,234 (141,613)	·				
Death Moturity (68,086) (56,145) Moturity (501,191) (560,0440) Cosh Bonus (255,689) (220,003) Surrender (210,070) (386,373) Annuity (2,731) (2,144) Offhers (37,742) (76,146) Reinsurance recoveries 13,768 14,776 Net benefits paid and payable (1,101,741) (1,286,479) Commission and agency expenses (87,471) (103,442) Management expenses (87,471) (103,442) Investment income (26,60) (25,608) (251,799) Investment income 26(d) 25,268 (251,799) Other operating income/(expenses) - net 29(d) 27,594 (256,190) Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19) (19) Surplus/(deficit) before taxation 3(b) (21,853) (21,853) Toxation 3(c) (21,853) (21,853) Surplus/(deficit) for the financial year after taxation 3(c) (21,853) (21,854) Surplus/(deficit) from investment-linked fund 3(c) (21,853) (23,864) Foreign exchange reserve from investment-linked fund 442 (222,225) Net surplus/(deficit) before changes in policy reserves for the financial year	Net premium		1,080,002	1,267,817	
Maturity (501,191) (560,444) Cash Bonus (255,689) (220,003) Surrender (210,0070) (386,373) Annuity (2,731) (2,144) Others (77,422) (51,166) Reinsurance recoveries 13,768 14,776 Net benefits paid and payable (1,101,741) (1,286,479) Commission and agency expenses (87,471) (103,442) Management expenses (87,471) (103,442) Investment income 26(d) 252,608 251,799 Other operating income/(expenses) - net 29(d) 27,594 (226,199) Surplus/(deficit) from operations 84,295 (223,289) Finance costs 31 (19 (19 Surplus/(deficit) before taxation 32(b) 21,853 1,055	Gross benefits paid and payable:				
Cash Bonus (255.889) (220.003) Surrender (210.070) (38.573) Annuity (2,713) (2,144) Offlers (77.742) (76.146) Reinsurance recoveries 13.768 14.776 Net benefits pold and payable (21,739) (18.642) Commission and agency expenses (87.471) (10.342) Management expenses (87.471) (10.342) Management expenses (87.471) (10.342) Investment income (26.0) 252.608 251.799 Other operating income/(expenses) - net 26(d) 252.608 251.799 Surplus/(deficit) from operations 84.296 (223.289) Finance costs 31 (19) (19 Surplus/(deficit) before taxation 84.277 (223.308) Surplus/(deficit) before taxation 3(b) (21.853) 1.055 Surplus/(deficit) from investment-linked fund 36(a) 119.234 (141.613) Foreign exchange reserve from investment-linked fund 442 2.222 Net surplu	Death		(68,086)	(56,145)	
Surrender (210,070) (386,373) Annulry (27,731) (21,44) Others (77,742) (76,146) (71,742) (76,146) Net benefits paid and payable (1,101,741) (1,286,477) (18,662) Commission and agency expenses (87,471) (103,442) (103,442) Management expenses (87,471) (103,442) (105,906) (218,898) Investment income (195,906) (218,898) (21,799) (218,898) Investment income 26(d) 252,608 251,799 Other operating income/(expenses) - net 29(d) 27,594 (255,190) Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19 (19 Surplus/(deficit) before taxation 84,277 (223,308) Surplus/(deficit) for the financial year after taxation 3(6) 119,234 (141,613) For eign exchange reserve from investment-linked fund 36(a) 119,234 (141,613) For eign exchange reserve from investment-linked fund 36(a) 119,234 <t< td=""><td>Maturity</td><td></td><td></td><td>(560,444)</td></t<>	Maturity			(560,444)	
Annuity Others (2,731) (2,144) Others (77,742) (76,146) Reinsurance recoveries 13,768 (1,176) Net benefits paid and payable (1,101,741) (1,286,479) Commission and agency expenses (21,739) (18,662) Commission and agency expenses 30 (86,696) (96,749) Management expenses 30 (86,696) (96,749) Investment income 26(d) 252,608 (251,799) Other operating income/(expenses) - net 29(d) 27,594 (256,109) Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19) (19) Surplus/(deficit) before taxation 84,277 (223,308) Taxation 32(b) (21,853) (1,055) Surplus/(deficit) from investment-linked fund 36(a) (11,234 (11,613) Surplus/(deficit) from investment-linked fund 36(a) (11,234 (11,613) Foreign exchange reserve from investment-linked fund 36(a) (11,234 (12,222) Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 (554,846) Surplus transferred to Income Statements (2,141) (33,796) Movement in fai	Cash Bonus		(255,689)	(220,003)	
Others 77,742b 76,146b Reinsurance recoveries 13,768 14,776 Net benefits paid and payable (1,101,741) (1,286,479) Commission and agency expenses (87,471) (103,442) Management expenses (87,471) (103,442) Investment expenses (195,906) (218,898) Investment income 26(d) 252,608 251,799 Other operating income/(expenses) - net 29(d) 27,594 (256,190) Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19 (19 Surplus/(deficit) before taxation 84,277 (223,308) Taxation 32(b) (21,853) 1,055 Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus t	Surrender		(210,070)	(386,373)	
Reinsurance recoveries 13,768 14,776 Net benefits poid and payable (1,101,741) (1,266,477) Commission and agency expenses (37,471) (103,442) Management expenses (36,747) (103,442) Management expenses (36,696) (66,794) Investment income 26(d) 252,608 251,799 Other operating income/(expenses) - net 29(d) 27,594 265,190 Surplus/(deficit) from operations 31 (19 (19 Surplus/(deficit) before taxation 34,296 223,289 Taxation 32(d) 21,853 1,055 Surplus/(deficit) from investment-linked fund 36(d) 119,234 (141,613) Surplus/(deficit) from investment-linked fund 36(d) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 36(d) 119,234 222,253 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 36,1644 Life policyholders' fund at beginning of financial year 5,472,603 5,754,803 Surplus transferred to Inco	Annuity		(2,731)	(2,144)	
Net benefits paid and payable (1,101,741) (1,286,479) Commission and agency expenses (21,739) (18,662) Management expenses (87,471) (103,442) Management expenses (96,794) (96,794) Investment expenses (195,906) (218,898) Investment income 26(d) 252,608 251,799 Other operating income/(expenses) - net 29(d) 27,594 (256,190) Surplus/(deflicit) from operations 84,296 (223,289) Finance costs 31 (19) (19) Surplus/(deflicit) before taxation 84,277 (223,308) Taxation 32(b) (21,853) 1,055 Surplus/(deflicit) from investment-linked fund 62,424 (222,253) Surplus/(deflicit) from investment-linked fund 442 2,222 Net surplus/(deflicit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to income Statements (2,141) (33,796) <t< td=""><td>Others</td><td></td><td>(77,742)</td><td>(76,146)</td></t<>	Others		(77,742)	(76,146)	
Commission and agency expenses (21,739) (18,662) Management expenses (87,471) (103,442) Management expenses 30 (86,696) (96,794) Investment income 26(d) 252,008 251,799 Other operating income/(expenses) - net 29(d) 27,594 (256,190) Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19) (19) Surplus/(deficit) before taxation 84,277 (223,308) Taxation 32(b) (21,853) 1,055 Surplus/(deficit) for the financial year after taxation 62,424 (222,253) Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sa	Reinsurance recoveries		13,768	14,776	
Commission and agency expenses (87,471) (103,442) Management expenses 30 (86,696) (96,794) Investment income 26(d) 252,608 251,799 Other operating income/(expenses) - net 29(d) 27,594 (256,190) Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19) (19) Surplus/(deficit) before taxation 32(b) (21,853) 1,055 Surplus/(deficit) for the financial year after taxation 62,424 (222,253) Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422	Net benefits paid and payable		(1,101,741)	(1,286,479)	
Management expenses 30 (86.696) (96.794) Investment income 26(d) 252.608 251.799 Other operating income/(expenses) - net 29(d) 27.594 (256.190) Surplus/(deficit) from operations 84.296 (223.289) Finance costs 31 (19) (19) Surplus/(deficit) before taxation 32(b) (21.853) 1.055 Surplus/(deficit) for the financial year after taxation 62.424 (222.253) Surplus/(deficit) from investment-linked fund 36(a) 119.234 (141.613) Foreign exchange reserve from investment-linked fund 442 2.222 Net surplus/(deficit) before changes in policy reserves for the financial year 182.100 (361.644) Life policyholders' fund at beginning of financial year 5.472.603 5.754.836 Surplus transferred to Income Statements (2.141) (33.796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26.496) 113.422			(21,739)	(18,662)	
(195,906) (218,898) Investment income 26(d) 252,608 251,799 (256,190) (256,190	Commission and agency expenses		(87,471)	(103,442)	
Investment income 26(d) 252,608 251,799 Other operating income/(expenses) - net 29(d) 27,594 (256,190) Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19) (19) Surplus/(deficit) before taxation 84,277 (223,308) Taxation 32(b) (21,853) 1,055 Surplus/(deficit) for the financial year after taxation 62,424 (222,253) Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)	Management expenses	30	(86,696)	(96,794)	
Investment income 26(d) 252,608 251,799 Other operating income/(expenses) - net 29(d) 27,594 (256,190) Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19) (19) Surplus/(deficit) before taxation 84,277 (223,308) Taxation 32(b) (21,853) 1,055 Surplus/(deficit) for the financial year after taxation 62,424 (222,253) Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)			(195.906)	(218.898)	
Other operating income/(expenses) - net 29(d) 27,594 (256,190) Surplus/(deficit) from operations 84,296 (223,289) Finance costs 31 (19) (19) Surplus/(deficit) before taxation 32(b) (21,853) 1,055 Taxation 32(b) (21,853) 1,055 Surplus/(deficit) for the financial year after taxation 62,424 (222,253) Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)	Investment income	26(d)			
Finance costs 31 (19) (19) Surplus/(deficit) before taxation 84,277 (223,308) Taxation 32(b) (21,853) 1,055 Surplus/(deficit) for the financial year after taxation 62,424 (222,253) Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)					
Surplus/(deficit) before taxation 84,277 (223,308) Taxation 32(b) (21,853) 1,055 Surplus/(deficit) for the financial year after taxation 62,424 (222,253) Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422	Surplus/(deficit) from operations		84,296	(223,289)	
Surplus/(deficit) before taxation 84,277 (223,308) Taxation 32(b) (21,853) 1,055 Surplus/(deficit) for the financial year after taxation 62,424 (222,253) Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422	Finance costs	31	(19)	(19)	
Taxation 32(b) (21,853) 1,055 Surplus/(deficit) for the financial year after taxation 62,424 (222,253) Surplus/(deficit) from investment-linked fund 36(a) 119,234 (141,613) Foreign exchange reserve from investment-linked fund 442 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422		· .			
Surplus/(deficit) for the financial year after taxation Surplus/(deficit) from investment-linked fund Foreign exchange reserve from investment-linked fund Add 2 2,222 Net surplus/(deficit) before changes in policy reserves for the financial year Life policyholders' fund at beginning of financial year Surplus transferred to Income Statements (2,141) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 124 (215)					
Surplus/(deficit) from investment-linked fund Foreign exchange reserve from investment-linked fund Net surplus/(deficit) before changes in policy reserves for the financial year Life policyholders' fund at beginning of financial year Surplus transferred to Income Statements (2,141) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 119,234 (141,613) 442 2,222 182,100 (361,644) 5,472,603 5,754,836 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)	Taxation	32(b)	(21,853)	1,055	
Foreign exchange reserve from investment-linked fund Net surplus/(deficit) before changes in policy reserves for the financial year Life policyholders' fund at beginning of financial year Surplus transferred to Income Statements (2,141) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)	Surplus/(deficit) for the financial year after taxation		62,424	(222,253)	
Net surplus/(deficit) before changes in policy reserves for the financial year 182,100 (361,644) Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)	Surplus/(deficit) from investment-linked fund	36(a)	119,234	(141,613)	
Life policyholders' fund at beginning of financial year 5,472,603 5,754,836 Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)	Foreign exchange reserve from investment-linked fund		442	2,222	
Surplus transferred to Income Statements (2,141) (33,796) Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)	Net surplus/(deficit) before changes in policy reserves for the financial year		182,100	(361,644)	
Movement in fair value for available-for-sale financial assets, net of tax 21 (26,496) 113,422 Movement in asset revaluation reserve, net of tax 21 124 (215)	Life policyholders' fund at beginning of financial year		5,472,603	5,754,836	
Movement in asset revaluation reserve, net of tax 21 124 (215)	Surplus transferred to Income Statements		(2,141)	(33,796)	
	Movement in fair value for available-for-sale financial assets, net of tax	21	(26,496)	113,422	
Life policyholders' fund at end of financial year 21 5,626,190 5,472,603	Movement in asset revaluation reserve, net of tax	21	124	(215)	
	Life policyholders' fund at end of financial year	21	5,626,190	5,472,603	

The accompanying notes are an integral part of these financial statements.