

<b>OSFI-56</b>	<b>30.010</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - ASSETS</b>	
<b>Purpose:</b>			
To disclose the Non-Consolidated Assets of the society.			
<b>General Commentary:</b>			
This page must be completed on a non-consolidated basis in accordance with GAAP. (Refer to CICA Handbook section 4210.) If there has been a change in accounting practice, the figures for the preceding year should be restated and the word "restated" noted at the top of the column.			
<b>Line</b>	<b>Col</b>	<b>Cross Ref</b>	<b>Practice</b>
002	All		<b>Cash</b> Reference CICA Handbook section 3000 Include the book value of debit cash balances by financial institution. If the net balance of all accounts in a single financial institution is overdrawn, the net balance should instead be reported as an account payable on line 031, page 30.020.
007	All	P 40.060 L 069 C 02	<b>Accrued Investment Income</b> Include all income due and accrued as of the balance sheet date.
010	All	P 70.060	<b>Accounts Receivable</b> Reference CICA Handbook section 3020 Include receivables from subsidiaries and affiliates, outstanding premiums, agent's debit balances, brokers balances, other insurers and other receivables. Amounts should be reported net of any allowance for doubtful accounts.

OSFI-56	30.010 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS: ASSETS	
Line	Col	Cross Ref	Practice
015	All		<p><b>Short Term Investments</b></p> <p>Reference CICA Handbook section 3010</p> <p>Investments that have an original term to maturity of less than one year and include treasury bills, term deposits, commercial paper and similar instruments.</p>
020	All		<p><b>Certificate Loans</b></p> <p>Certificate loans are carried at their unpaid balance. If the amount exceeds a certificate's cash surrender value the excess should be reclassified out of certificate loans and shown as an unsecured loan on line 061 and a provision for collectibility established in accordance with GAAP.</p>
021	All		<p><b>Other Loans Provided by the Society</b></p> <p>CICA Handbook section 3065</p>
023	All		<p><b>Bonds &amp; Debentures - Fixed Term</b></p> <p>Reference CICA Handbook section 4210</p> <p>Fixed term investments have a fixed maturity date or dates for the repayment of the principal.</p>
030	All	P 70.021 L 059 C 08	<p><b>Mortgage Loans</b></p> <p>Mortgage Loans include agreements of sale and powers of sale (title to the property has not yet been transferred). Amounts should be after the deduction of general and specific provisions, if any.</p>

<b>OSFI-56</b>	<b>30.010 (cont'd)</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS: ASSETS</b>	
Line	Col	Cross Ref	Practice
031	All		<p><b>Preferred Shares - Fixed Term</b></p> <p>Reference CICA Handbook section 4210</p> <p>Include shares that have a fixed maturity date or dates for the repayment of the principal.</p>
039	All		<p><b>Total Fixed Term Investments</b></p> <p>Line 039 = Sum of lines 015 to 031.</p>
042	All		<p><b>Preferred Shares</b></p> <p>Report all non-fixed term preferred shares here.</p>
051	All	P 70.030 L 007 C 09	<p><b>Real Estate</b></p> <p>Real Estate includes ground rents as well as foreclosed properties, properties held for investment/income producing purposes, non-income properties and properties for the society's own use. Amounts should be shown after writedowns for other than temporary declines in value as determined in accordance with CICA Accounting Guideline AcG-9. Real Estate is reported on a gross basis with all mortgages and other real estate encumbrances included on line 033 on page 30.020.</p>
060	All		<p><b>Total Equity Investments</b></p> <p>Line 060 = Sum of lines 042 to 059.</p>

OSFI-56	30.010 (cont'd)	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS: ASSETS</b>	
Line	Col	Cross Ref	Practice
062	All	P 70.014 L 049 C 05	<p><b>Other Invested Assets</b></p> <p>Details of Other Invested Assets not classified as fixed term or equity investments per CICA Handbook section 4210 should be reported here and details provided on page 70.014.</p> <p>Transfers of seed money for creation and maintenance of the Segregated Funds should be reported with Goodwill and Other Assets, line 081.</p>
064	All		Record any inter-fund receivable (between the Insurance Fund and Fraternal/Other Funds)
070	All		<p><b>Total Investments &amp; Loans</b></p> <p>Sum of lines 039, 060, 062 and 064.</p>
078	All	P 70.014 L 089 C 04	<p><b>Interests Joint Ventures</b></p> <p>Reference CICA Handbook sections 3050.45</p> <p>Include real estate and other types of joint ventures using the equity method of accounting, since these are non-consolidated financial statements.</p>
079	All	P 70.011 P 70.012	<p><b>Investments in Subsidiaries</b></p> <p>Investments in subsidiaries should be reported on the equity basis. The cost of an investment in a subsidiary should include any portion of the share premium or contributions to surplus whether paid in cash, dividends, or other consideration. The initial cost or book value is written up or down at the end of each accounting period to reflect the pro rata share of the parent society in the earnings of the subsidiary.</p>

OSFI-56	30.010 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS: ASSETS	
Line	Col	Cross Ref	Practice
081	All	P 70.060 L 069 C 03	<p><b>Goodwill &amp; Other Assets</b></p> <p>Goodwill should be net of amortization in accordance with GAAP.</p> <p>Include the market value of the amounts transferred from the Insurance Fund for creation and maintenance of society's own segregated funds.</p>

<b>OSFI-56</b>	<b>30.020</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - LIABILITIES AND SURPLUS</b>	
<b>Purpose:</b>			
To disclose the Non-Consolidated Liabilities and Surplus of the society.			
<b>General Commentary:</b>			
See general commentary under page 20.020			
Line	Col	Cross Ref	Practice
002	All	P 50.070	<b>Net Actuarial Liabilities</b> - Under Insurance Certificate  CICA Handbook section 4210 OSFI's Memorandum to the Actuary.
003	All	P 50.070	<b>Net Actuarial Liabilities</b> - Under Annuity Contracts  CICA Handbook section 4210 OSFI's Memorandum to the Actuary.
011	All		<b>Provision for Certificateholder Dividends</b>  Certificateholder dividends paid plus the change in the provision for dividends payable (i.e., plus provision at the end of the year less the provision at the end of the previous year); also plus change in the dividends due and unpaid, which item of liability is reported on page 60.011, line 003 should be expensed in the income statement, page 30.030.  The provision for dividends payable determined as at the end of the year should be reported on this line. Dividends due and unpaid should be included with Other Insurance Certificate and Contract Liabilities, line 014.
014	All	P 60.011 L 009 C 03	<b>Other Insurance Certificate &amp; Contract Liabilities</b>  Include premiums received in advance, outstanding payments under settlement annuities and any other items reported on page 60.011, lines 003 and 004.

<b>OSFI-56</b>	<b>30.020 (cont'd)</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS LIABILITIES AND SURPLUS</b>	
Line	Col	Cross Ref	Practice
031	All	P 60.011 L 019 C 01	<b>Accounts Payable</b>  Include expenses due and accrued and commissions payable.
032	All		<b>Income Tax Payable</b>  Includes liability for income taxes including investment income taxes.
039	All	P 60.011 L 029 C 01	<b>Other Liabilities</b>  Include liabilities in respect of security repurchase transactions, if any.
052	All	P 20.095 L 059 C 06	<b>Other Debt</b>  All other debt not covered above i.e., loans, notes etc. are to be reported here.
072	All	P 30.040 L 029	<b>Surplus</b>  Report the surplus as reconciled on page 30.040 as at the end of the year.
073	All		<b>Currency Translation Account</b>  Report the currency translation adjustment arising as a result of conversion of assets and liabilities denominated in other than Canadian currency.

<b>OSFI-56</b>	<b>30.030</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - INCOME STATEMENT</b>	
<b>Purpose:</b>			
To disclose the Non-Consolidated Income Statement of the Society.			
<b>General Commentary:</b>			
This page must be completed on a non-consolidated basis in accordance with GAAP and therefore excludes Segregated Fund items, although the management fees changed to the Segregated Funds by the Insurance Fund and the expenses incurred by the Insurance Fund for administering the Segregated Funds should be included. Refer to CICA Handbook section 4210.			
<b>Line</b>	<b>Col</b>	<b>Cross Ref</b>	<b>Practice</b>
001	All	P 40.010  P 40.030	<b>Premiums - Insurance</b>  Include net premiums written on life insurance certificates and accident and sickness certificates in force at any time during the year. The full premium is reported without deductions for dividends, commissions or expenses. Amounts should be net of reinsurance ceded.
003	All	P 40.010	<b>Premiums - Annuities</b>  Include considerations for annuity contracts in force at any time during the year net of reinsurance ceded. The full premium is reported without deductions for dividends, commissions or expenses.
010	All	P 40.060 L 089 C 01	<b>Net Investment Income</b>  See instructions for page 40.060. Include taxes (other than income taxes) on investments (i.e., property taxes) in determining net investment income.
023	All	P 40.070 L 019 C 01	<b>Other Revenue</b>  See instructions page 40.070.



OSFI-56		30.030 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS - INCOME STATEMENTS
Line	Col	Cross Ref	Practice
024	All		Report Fraternal and Other Fund revenues gross.
030	All	P 40.020 P 40.030	<b>Certificateholder Benefits - Claims</b>  Include individual insurance claims paid and incurred, net of reinsurance ceded.
031	All	P 40.020	<b>Certificateholder Benefits - Annuity Payments</b>  Individual claims paid and incurred.
032	All		<b>Certificateholder Benefits - Other</b>  Include interest paid on claims and surrenders reported on page 30.060, line 032.
033 034	All		<b>Net Changes to Certificate Liabilities</b>  Include only the change in actuarial reserves. The change in provision for certificateholder dividends should be reported on line 035.
035	All		<b>Certificateholder Dividends</b>  Report certificateholder dividends paid plus:  (a) Change in provision (i.e., provision for dividends payable at the end of the year less as at the beginning of the year); and  (b) Change in dividends due and unpaid current year over prior, page 60.011, line 003.  as an expense for reporting in the income statement.

OSFI-56		30.030 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS - INCOME STATEMENTS
Line	Col	Cross Ref	Practice
036	All	P 30.060	<p><b>Transfer to and (Transfer from) Segregated Funds</b></p> <p>This line is to be used where there has been a transfer of certificate liabilities between a society's Segregated Fund and its Insurance Fund. The usual indicator as to whether this line should be used is to determine whether a new certificate with an insurance element to it has been created. If so, this line should not be used. In that case, the portion of the funds received for such insurance coverage should be allocated to the premium lines of the income statement.</p> <p>For situations where no new certificates of insurance have been created, the usual debit and credit booking of this type of transaction should be to the "Net Changes to Policy Liabilities" lines and to the "Transfer to and (Transfer from) Segregated Funds" line 036. The reason for using line 036 is that the transaction is netted out in the expense portion of the income statement and therefore does not affect the premium income of a society. In summary, the transfer of liabilities between the Insurance Fund and Segregated Fund should not give rise to a change in net income as a result of the change to actuarial liabilities.</p>
040	All		<p><b>Commissions</b></p> <p>Report commissions paid and incurred on certificates issued to members, net of reinsurance company's reimbursement to society for commissions and expenses.</p>
051 and 053	All		<p><b>Interest Expenses</b></p> <p>Unlike the consolidated income statement, interest expense should be shown separately on lines 051 and 053 for interest on certificateholder deposits and other interest expense.</p>

OSFI-56		30.030 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS - INCOME STATEMENTS
Line	Col	Cross Ref	Practice
060	01, 02	P 40.070 L 069 C 01	<p><b>General Expenses and Taxes (excluding Income Taxes)</b></p> <p>Include expenses related to the other revenue reported on line 023. Expenses attributable to investments are not included here, but are taken into account in the determination of net investment income on line 010 of page 30.030.</p>
061	All		Report expenses related to Fraternal and Other Funds. Line 024 less line 061 is to be reported on line 095 as Net Income of Fraternal and Other Funds.
073	All		<p><b>Net Income/(Loss) from Subsidiaries</b></p> <p>The amount of net income/(loss) from subsidiaries that accrues to the society should be reported on this line on an equity basis in accordance with GAAP. An exception is if the society has a real estate subsidiary, the amount of realized and unrealized gains and losses on the subsidiary's real estate should be included in the determination of net investment income, line 010. (See instructions page 70.003)</p> <p>Where the society owns shares in an affiliate but does not, either directly or indirectly, exercise control over the affiliate, the investment in the affiliate should be accounted for on a cost basis. Any dividends or other revenue received from the affiliate should be included in net investment income, line 010.</p>
080			<b>Net Operating Income (Before Extraordinary Items)</b>
085			<p><b>Extraordinary Items (Net of Income Taxes of \$__)</b></p> <p>In the space provided for the inside datapoint page 30.030, line 085, column 03, report the related current year's income tax amount.</p>

<b>OSFI-56</b>	<b>30.040</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - STATEMENT OF SURPLUS</b>	
<b>Purpose:</b>			
To reconcile the Surplus of the society by Funds and between prior and current years.			
<b>General Commentary:</b>			
Please record any transfers of surplus between Insurance and Other Funds on line 023.			
Line	Col	Cross Ref	Practice
001	All		Prior years' end of year balance should be recorded on this line.
002 & 003	All		List items considered as prior period adjustments under GAAP, which should be explained in the notes to the financial statements or separately on page 30.055. Notes on Annual Return.
010	All	P 30.030 L 095 L 099	Net Income from Income Statement
023	All		Transfers between Insurance and Fraternal/Other Funds should be reported here with an appropriate line description such as "Transfers from _____ Fund to _____ Fund" or "Transfers". Show with plus or minus sign prefixed to the amount in appropriate column.
024	All		Currency Translation Adjustment arising from translation of non-Canadian currency denominated assets and liabilities.

<b>OSFI-56</b>	<b>30.055</b>	<b>NOTES ON ANNUAL RETURN</b>
<b>Purpose:</b> To provide supplementary information on exhibits in the annual return.		
<b>General Commentary:</b> Provide additional details or explanation of unusual items considered necessary by the society on any page of the annual return on this page. Please reference comments to a specific page in the annual return.		

<b>OSFI-56</b>	<b>30.060</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - ANALYSIS OF INCOME BY FUND AND LINE OF BUSINESS</b>	
<b>Purpose:</b>			
Supplementary analysis of the income statement data by fund and line of business.			
<b>General Commentary:</b>			
The lines on this page coincide with the non-consolidated income statement, page 30.030. The totals in column 06 of this exhibit should agree with the corresponding amounts reported in the various lines of the income statement.			
Details for the basis of allocation or the formulae used, if any, should be disclosed on page 30.083. Societies are referred to the instructions for the income statement, page 30.030 for further detail regarding the completion of this page.			
<b>Line</b>	<b>Col</b>	<b>Cross Ref</b>	<b>Practice</b>
001	01 02 03	P 40.010 L 039 C 01 C 02 C 04	<b>Premiums - Insurance</b>  Premium income is on a revenue basis net of reinsurance ceded. The direct or full amount of the premiums received are to be reported without any deduction for dividends to certificateholders, commissions or expenses. (Note: Premiums in respect of Accident & Sickness are also to be reported on a written basis.) Any change in the unearned premium in respect of Accident & Sickness business is shown as part of the change in actuarial liabilities. Commissions are shown in line 040.  Segregated fund receipts are excluded.  Certificateholder dividends that are expensed in the income statement are shown on line 035.
001	01 02 03	P 40.010	<b>Premiums</b>  Life Insurance premiums, column 01 should correspond to page 40.010, line 039, column 01.

OSFI-56		30.060 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS - ANALYSIS OF INCOME BY FUND AND LINE OF BUSINESS
Line	Col	Cross Ref	Practice
001	03	P 40.010 C 04	<p><b>Premiums - Accident &amp; Sickness</b></p> <p>Accident and Sickness premiums should cross-reference page 40.010, line 039, column 04.</p>
003	02	P 40.010 L 039 C 02	<p><b>Premiums - Annuities</b></p> <p>Annuity premiums, column 02 should cross-reference to page 40.010, line 039, column 02.</p> <p>Premium income is on a revenue basis net of reinsurance ceded. Single premiums are recorded when received.</p> <p>Certificateholder dividends that are expensed in the income statement are shown on line 035.</p>
010	All	P 40.060 L 089 C 01	<p><b>Net Investment Income</b></p> <p>The basis for the allocation of net investment income by fund and lines of business should be described in page 30.083. Societies are advised that Analysts at OSFI as part of their desk audit, review the reasonability of the allocations. For purposes of a quick analysis of the fair and equitable allocation by line of business, test comparison is made to what a mean fund allocation would produce, using as denominator for this purpose purely the net actuarial liability by these lines of business for which figures are reported on page 50.070 - lines 001 to 039, columns 02 and 04. A prior year trend comparison of the allocations is also made as part of this review.</p>

OSFI-56		30.060 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS - ANALYSIS OF INCOME BY FUND AND LINE OF BUSINESS
Line	Col	Cross Ref	Practice
010 cont'd	All	P 40.060 L 089 C 01	<p>Net investment income attributable to surplus should be reported in column 04, Surplus Account.</p> <p>In cases where allocations appear to be skewed because of specific bases of income allocation chosen for a given line or lines, and as such perceptible fairness of allocation is missing, societies are requested to provide an accompanying note explaining the reason for the deviation from a somewhat even distribution that is perceived in the results.</p>
023	07	P 40.070 L 019 C 01	<p><b>Other Revenue</b></p> <p>Include net settlement annuity considerations arising out of settlement options exercised by the beneficiary as part of this line, i.e., net of related settlement annuity payments.</p> <p>Any fee income generated by the society should be included on this line along with management fees arising from the society's segregated funds business and fees earned from Administrative Services Only business and settlement annuities.</p>
All	06	P 30.030	<p><b>Total (by line)</b></p> <p>Each line total in column 06 should cross-reference to the same captioned line on page 30.030, column 01, which are similarly numbered.</p>
030	01	P 40.020 L 019 C 01	<p><b>Claims</b></p> <p>Life insurance claims, line 030, column 01 should cross-reference to page 40.020, line 019, column 01.</p>
031	02	P 40.020	<p><b>Annuity Payments</b></p> <p>Annuity payments, line 031, column 02 should cross-reference to page 40.020, total of lines 001, 002, 003 and 005, column 02.</p>



OSFI-56		30.060 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS - ANALYSIS OF INCOME BY FUND AND LINE OF BUSINESS
Line	Col	Cross Ref	Practice
032	02	P 40.020 L 006	<b>Other</b>  Include contractual payments and withdrawal payments where the amount is substantial and including this amount with regular annuity payments would not be appropriate.
033 034	01 02 03	P 50.070	<b>Net Changes to Certificate Liabilities (Current Year minus Previous Year - Actuarial Liabilities)</b>  The certificate liabilities are shown on page 50.070. The net change is the change from prior year to current year in the actuarial certificate liabilities. With respect to societies transacting business out of Canada, due to currency exchange differences from one year to the other, currency translation adjustment will be required to beginning of year balances on actuarial liabilities denominated in other than Canadian dollars, in order to determine the respective amounts shown on page 30.060.
035	01 02 03	P 40.010	<b>Certificateholder Dividends</b>  Line 035, columns 01 to 03 should cross-reference to page 40.010, line 089, columns 01, 02, 03 respectively.

OSFI-56		30.060 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS - ANALYSIS OF INCOME BY FUND AND LINE OF BUSINESS
Line	Col	Cross Ref	Practice
036			<p><b>Transfer to and (Transfer from) Segregated Funds</b></p> <p>This line is to be used where there has been a transfer of certificate liabilities between a society's Segregated Fund and its Insurance Fund. The usual indicator as to whether this line should be used is to determine whether a new certificate with an insurance element to it has been created. If so, this line should not be used. In that case, the portion of the funds received for such insurance coverage should be allocated to the premium lines of the income statement.</p> <p>For situations where no new certificates of insurance have been created, the usual debit and credit booking of this type of transaction should be to the "Net Changes to Policy Liabilities" lines and to the "Transfer to and (Transfer from) Segregated Funds" line 036. The reason for using line 036 is that the transaction is netted out in the expense portion of the income statement and therefore does not affect the premium income of a society for any line of business. In summary, the transfer of liabilities between the Insurance Fund and Segregated Fund should not give rise to a change in net income as a result of the change to actuarial liabilities.</p>

<b>OSFI-56</b>	<b>30.061</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - ANALYSIS BY FUND AND LINE OF BUSINESS</b>	
<p><b>Purpose:</b></p> <p>Supplementary analysis of the income statement by fund and line of business (continued).</p>			
<p><b>General Commentary:</b></p> <p>The lines on this page coincide with the non- consolidated income statement, page 30.030. The totals in column 06 of this exhibit should agree with the corresponding amounts reported in the various lines of the income statement. Detail for the basis of allocation or the formulae used, if any, should be disclosed on page 30.083.</p> <p>Societies are referred to the instructions for the income statement, page 30.030 for further detail regarding the completion of this page.</p>			
Line	Col	Cross Ref	Practice
040	01 02 03	P 40.010 P 40.030	<p><b>Commissions</b></p> <p>Life insurance and annuity commissions, line 040, columns 01 and 02 should cross-reference to page 40.010, line 049, columns 01 and 02 respectively.</p> <p>Accident and Sickness insurance commissions, line 040, column 03 should cross-reference to page 40.010, line 049, column 04.</p>
051	01 02 03		<p><b>Interest on Certificateholder Amounts on Deposit</b></p> <p>The amounts represent interest credited during the year to amounts the insured left on deposit with the society, be it dividends, proceeds from insurance contracts or prepaid premiums. The interest credited consists of amounts actually credited to the funds on deposit plus the change in accrued interest due the certificateholders and not yet credited.</p>

OSFI-56	30.061 (cont'd)	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - ANALYSIS BY FUND AND LINE OF BUSINESS</b>	
Line	Col	Cross Ref	Practice
053	All		<p><b>Other Interest Expense</b></p> <p>Interest expense not included in line 051 and not deducted against investment income on line 070, page 40.060 is to be included here.</p>
060	04	P 40.070 L 069 C 01	<p><b>General Expenses and Taxes (Excluding Income Taxes)</b></p> <p>The total on page 30.061, lines 001, 002 and 003 should cross-reference to page 40.070, line 069, column 01. (Note: Fraternal and Other Fund Expenses are to be reported on line 061, column 05.)</p>

<b>OSFI-56</b>	<b>30.080</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - GENERAL INTERROGATORIES</b>	
<b>Purpose:</b>  To provide information not requested in the other exhibits. To ensure full disclosure and to monitor compliance to investment standards set out in section 551 of the <i>Insurance Companies Act</i> .			
<b>General Commentary:</b>  If there is insufficient space on the pages to fully respond to the questions, societies are asked to attach a separate page with the necessary additional information.			
Question	Col	Cross Ref	Practice
1			<b>Investment Policies - Portfolio and Long-Term Investments</b>  The interrogatories with respect to investment policies are to provide information as to the society's level of compliance under sections 550 to 570 of the <i>Insurance Companies Act</i> and respective guidelines.
1.1			Compliance with respect to investment policies and their existence. (The <i>Insurance Companies Act</i> and the Prudent Person Guideline (B-1) sets out the policy and procedures that are to be complied with.)
1.2			Identify, if there are any, conditions associated with the assets of the society whereby the assets would not be in the actual possession of the society or held by a trustee and available to the society and disclose the total amount.
1.3			State whether any of the assets of the society were controlled for any reason by individuals or entities outside of the society and disclose the total amount.
1.4			The workings of the investment committee and its level of involvement in the investment transactions.

OSFI-56	30.080 (cont'd)	NON-CONSOLIDATED FINANCIAL STATEMENTS - GENERAL INTERROGATORIES	
Question	Col	Cross Ref	Practice
1.5			<p>Identify whether the society is making its investments available to brokers or other financial institutions for lending purposes.</p> <p>If the response is "yes", disclose the total market value of securities lent as at year end. Also provide a list of the names of all counterparty institutions, the total value of securities lent and the collateral held for each institution. If Letters of Credit are held as collateral, identify separately the broker/institutions and the issuer.</p>
1.6			<p>State whether the society is lending securities and entering into purchase and resale transaction agreements (repurchase agreements) and disclose the total amount at year end.</p>
1.7			<p>State whether any of the investments or other assets of the society are pledged in any way, shape or form as collateral for any purpose and disclose the total amount in Canada and out of Canada.</p>
1.8			<p>State whether the society is making investments in securities described under (a) to (g) and disclose the total book value at year end.</p>
1.9			<p>Please provide details of indemnity bond and disclose the total amount of coverage.</p>

OSFI-56	30.081	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - GENERAL INTERROGATORIES (continued)</b>	
<p><b>Purpose:</b></p> <p>To provide information not available in the exhibits.</p>			
<p><b>General Commentary:</b></p> <p>If there is insufficient space on the pages to fully respond to the questions, societies are asked to attach a separate page with the necessary additional information.</p>			
Question	Col	Cross Ref	Practice
2			<p><b>Contingent Liabilities</b></p> <p>Questions 2.1 through 2.4 relate to contingent liabilities; responses should be given with due regard to the CICA Handbook and GAAP. Where applicable disclose the total amount.</p>
3			<p><b>Credit Policies - Commercial Lending Policies of the Society</b></p> <p>Guidelines have been issued by OSFI with respect to Commercial Lending Practices and Policies.</p>

<b>OSFI-56</b>	<b>30.082</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - GENERAL INTERROGATORIES (continued)</b>	
<b>Purpose:</b> To provide non-financial information not available in other exhibits.			
<b>General Commentary:</b>  If there is insufficient space on the pages to fully respond to the questions, societies are asked to attach a separate page with the necessary additional information.			
Question	Col	Cross Ref	Practice
4			<b>Sources of Business</b>
4.1			This question relates to the concentration of marketing and control of the inforce business of the society and the possible influence such marketing control could have on the society's operational abilities.
4.2			Identify if there are any marketing interrelationships between different financial institutions and the possible conflicts if any, that this could create.
4.3			This question relates to the society's policies regarding market conduct practices. Additional information can be provided on page 30.055 if the society has answered "No" to this question.
5			<b>Other Disclosure</b>
5.1			For societies operating in many jurisdictions and other foreign territories, this questions relates to its compliance with such other jurisdictions and the possible actions taken by such foreign jurisdictions.
5.2			Provides details of other funds included on page 30.010.
5.3			Provide details of rating history if the society is rated by one of the major rating agencies for the current year (CY), previous year (CY-1) etc.



<b>OSFI-56</b>	<b>30.083</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - GENERAL INTERROGATORIES (Continued)</b>	
<b>Purpose:</b>			
To provide non-financial information not available in the other exhibits.			
<b>General Commentary:</b>			
If there is insufficient space on the pages to fully respond to the questions, societies are asked to attach a separate page with the necessary additional information.			
Question	Col	Cross Ref	Practice
5.4			Requires an in-depth description of the methods and procedures in apportioning income and expenses to the three lines of business. The purpose of this question is to show that no allocation or apportioning could be construed to favour or disfavour any particular group of certificateholders.
5.5			For policies issued in Canada (as defined in subsection 2(1) of the <i>Insurance Companies Act</i> ) that are denominated in other than Canadian currency, provide the number of policies and amount of net actuarial liabilities for each type of foreign currency.

<b>OSFI-56</b>	<b>30.084</b>	<b>NON-CONSOLIDATED FINANCIAL STATEMENTS - GENERAL INTERROGATORIES (continued)</b>	
<b>Purpose:</b> To provide non-financial information not otherwise available in the exhibits.			
<b>General Commentary:</b> If there is insufficient space on the pages to fully respond to the questions, societies are asked to attach a separate page with the necessary additional information.			
Question	Col	Cross Ref	Practice
6			<b>Transactions with Subsidiaries and Affiliates</b>
6.1			An analysis of the minutes of the board would be required to be conducted by the secretary in order to identify if there are material transactions or incidents that will require disclosure and the total amount. Provide details in the space provided or on a separate page.
6.2			Requested to identify if the society is involved in any non-insurance business that has not been disclosed elsewhere and the total amount. Provide details in the space provided or on a separate page.