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QUARTERLY STATEMENT

As of September 30, 2002

of the Condition and Affairs of the

The Union Central Life Insurance Company

NAIC Group Code.........000, 000 (Current Period) (Prior Period) NAIC Company Code..... 80837 Employer's ID Number..... 31-0472910

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio Country of Domicile US

Incorporated..... January 1, 1867 Commenced Business..... January 1, 1867

Statutory Home Office	1876 Waycross Road ..... Cincinnati ..... OH ..... 45240 *(Street and Number) (City or Town, State and Zip Code)*	
Main Administrative Office	1876 Waycross Road ..... Cincinnati ..... OH ..... 45240 *(Street and Number) (City or Town, State and Zip Code)*	513-595-2200 *(Area Code) (Telephone Number)*
Mail Address	Post Office Box 40888 ..... Cincinnati ..... OH ..... 45240 *(Street and Number or P. O. Box) (City or Town, State and Zip Code)*	
Primary Location of Books and Records	1876 Waycross Road ..... Cincinnati ..... OH ..... 45240 *(Street and Number) (City or Town, State and Zip Code)*	513-595-2200 *(Area Code) (Telephone Number)*
Internet Website Address	www.unioncentral.com	
Statement Contact	Lori Dashewich *(Name)*	513-595-2269 *(Area Code) (Telephone Number) (Extension)*
	ldashewich@unioncentral.com *(E-Mail Address)*	513-595-2926 *(Fax Number)*
Policyowner Relations Contact	1876 Waycross Road ..... Cincinnati ..... OH ..... 45240 *(Street and Number) (City or Town, State and Zip Code)*	513-595-2826 *(Area Code) (Telephone Number) (Extension)*

OFFICERS

Chairman of the Board, President & CEO	John Hale Jacobs #
Vice President, Treasurer & Controller	Lisa Ann Mullen
Executive VP, Secretary & General Counsel	David Francis Westerbeck
Executive VP, CFO & Corporate Actuary	James Loyd Livingston, Jr.

EXECUTIVE / SENIOR VICE PRESIDENTS

Gary Thomas Huffman	Executive Vice President
Dale Donald Johnson	Senior Vice President
Elizabeth Gay Monsell	Senior Vice President
Mark Dennis Quinlan	Senior Vice President
Steven Robert Sutermeister	Senior Vice Presdent & CIO

DIRECTORS

James Milton Anderson	Richard Howard Finan	William Alfred Friedlander	John Hale Jacobs
William George Kagler	Lawrence Arthur Leser	Francis Victor Mastrianna Ph. D.	Mary Dickson Nelson FSA
Thomas Edwin Petry	Larry Ross Pike	Myrtis Hall Powell Ph. D.	Dudley Sutphin Taft
John McLellan Tew, Jr., M.D.			

State of........ Ohio
County of..... Hamilton

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions* and *Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature)	(Signature)
David Francis Westerbeck	Lisa Ann Mullen
(Printed Name)	(Printed Name)
Executive VP, Secretary & General Counsel	Vice President, Treasurer & Controller

Subscribed and sworn to before me this

..............day of ...., 2002

....

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	3,049,332,239		3,049,332,239	2,759,511,586
2. Stocks:				
2.1 Preferred stocks	29,334,699		29,334,699	12,508,000
2.2 Common stocks	48,536,186		48,536,186	105,831,471
3. Mortgage loans on real estate:				
3.1 First liens	736,234,419		736,234,419	719,014,498
3.2 Other than first liens			0	
4. Real estate:				
4.1 Properties occupied by the company (less $.........0 encumbrances)	10,709,231		10,709,231	10,807,059
4.2 Properties held for the production of income (less $.........0 encumbrances)	12,152,512		12,152,512	12,480,038
4.3 Properties held for sale (less $.........0 encumbrances)	14,031,399		14,031,399	17,245,512
5. Policy loans	147,721,269	2,155,198	145,566,071	146,187,816
6. Premium notes, including $.........0 for first year premiums			0	
7. Cash ($.....9,005,960) and short-term investments ($.....16,400,000)	25,405,960		25,405,960	29,994,500
8. Other invested assets	42,333,715	14,882,254	27,451,461	24,135,701
9. Receivable for securities	12,332,120		12,332,120	13,619,819
10. Aggregate write-ins for invested assets	877,236	0	877,236	2,819,620
11. Subtotals, cash and invested assets (Lines 1 to 10)	4,129,000,985	17,037,452	4,111,963,533	3,854,155,620
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers	2,800,144		2,800,144	1,910,026
12.2 Commissions and expense allowances due	1,485,645		1,485,645	1,138,341
12.3 Experience rating and other refunds due			0	
12.4 Other amounts receivable under reinsurance contracts			0	
13. Electronic data processing equipment and software	23,080,974	20,929,175	2,151,799	1,780,770
14. Federal and foreign income tax recoverable and interest thereon (including $.....21,200,206 net deferred tax asset)	119,565,500	88,677,115	30,888,385	32,505,912
15. Guaranty funds receivable or on deposit	468,102		468,102	616,149
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less $.....1,715,743 loading)	10,722,771	218,859	10,503,912	10,183,854
17. Accident and health premiums due and unpaid	1,411,947	23,150	1,388,797	819,959
18. Investment income due and accrued	45,984,743		45,984,743	44,145,791
19. Net adjustment in assets and liabilities due to foreign exchange rates			0	
20. Receivable from parent, subsidiaries and affiliates	5,584,643		5,584,643	4,458,910
21. Amounts receivable relating to uninsured accident and health plans			0	
22. Amounts due from agents	58,973	58,973	0	
23. Other assets nonadmitted	7,427,365	7,427,365	0	
24. Aggregate write-ins for other than invested assets	35,708,381	6,371,595	29,336,786	23,246,964
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	4,383,300,173	140,743,684	4,242,556,489	3,974,962,296
26. From Separate Accounts Statement	1,320,681,426		1,320,681,426	1,631,705,673
27. Total (Lines 25 and 26)	5,703,981,599	140,743,684	5,563,237,915	5,606,667,969

DETAILS OF WRITE-INS

	1	2	3	4
1001. Derivative instruments	877,236		877,236	2,819,620
1002.			0	
1003.			0	
1098. Summary of remaining write-ins for Line 10 from overflow page	0	0	0	0
1099. Totals (Lines 1001 thru 1003 plus 1098) (Line 10 above)	877,236	0	877,236	2,819,620
2401. COLI cash surrender value	26,110,000		26,110,000	20,609,000
2402. Unearned annualized commissions	5,801,672	5,801,672	0	
2403. Receivable from third party administrator	1,986,828		1,986,828	1,403,455
2498. Summary of remaining write-ins for Line 24 from overflow page	1,809,881	569,923	1,239,958	1,234,509
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	35,708,381	6,371,595	29,336,786	23,246,964

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1.	Aggregate reserve for life contracts $.....3,437,407,242 less $..........0 included in Line 6.3 (including $..........0 Modco Reserve)	3,437,407,242	3,163,532,392
2.	Aggregate reserve for accident and health contracts (including $.........0 Modco Reserve)	214,919,976	205,490,517
3.	Liability for deposit-type contracts (including $..........0 Modco Reserve)	116,206,110	109,087,262
4.	Contract claims:		
	4.1 Life	20,241,754	22,477,827
	4.2 Accident and health	2,631,603	2,488,826
5.	Policyholders' dividends $.....101,000 and coupons $..........0 due and unpaid	101,000	101,000
6.	Provision for policyholders' dividends and coupons payable in following calendar year--estimated amounts:		
	6.1 Dividends apportioned for payment to December 31, 2002 (including $..........0 Modco Reserve)	15,223,157	15,339,587
	6.2 Dividends not yet apportioned (including $..........0 Modco Reserve)		
	6.3 Coupons and similar benefits (including $..........0 Modco Reserve)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $..........0 discount; including $.....879,177 accident and health premiums	2,588,891	2,620,538
9.	Contract liabilities not included elsewhere:		
	9.1 Surrender values on canceled contracts		
	9.2 Provision for experience rating refunds, including $.....3,805,664 accident and health experience rating refunds	4,715,990	3,609,115
	9.3 Other amounts payable on reinsurance, including $..........0 assumed and $.....980,492 ceded	980,492	991,398
	9.4 Interest Maintenance Reserve	20,985,232	10,089,595
10.	Commissions to agents due or accrued-life and annuity contracts $.....300,293, accident and health $.....61,523 and deposit-type contract funds $..........0	361,816	461,249
11.	Commissions and expense allowances payable on reinsurance assumed	2,693	34,754
12.	General expenses due or accrued	29,689,039	32,876,220
13.	Transfers to Separate Accounts due or accrued (net) (including $.....(22,351,610) accrued for expense allowances recognized in reserves)	(21,936,796)	(20,000,906)
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes	2,504,724	5,396,510
15.	Federal and foreign income taxes, including $..........0 on realized capital gains (losses) (including $..........0 net deferred tax liability)		
16.	Unearned investment income	49,050	35,610
17.	Amounts withheld or retained by company as agent or trustee	2,258,006	2,118,727
18.	Amounts held for agents' account, including $.....1,934,010 agents' credit balances	1,934,010	2,305,528
19.	Remittances and items not allocated	9,048,496	36,336,445
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above	11,998,534	11,667,718
22.	Borrowed money $.....19,600,000 and interest thereon $.....3,985	19,603,985	
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.1 Asset valuation reserve	17,865,634	23,619,721
	24.2 Reinsurance in unauthorized companies		33,052
	24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
	24.4 Payable to parent, subsidiaries and affiliates		
	24.5 Drafts outstanding		
	24.6 Liability for amounts held under uninsured accident and health plans		
	24.7 Funds held under coinsurance		
	24.8 Payable for securities	35,497,503	5,052,038
	24.9 Capital notes $..........0 and interest thereon $..........0		
25.	Aggregate write-ins for liabilities	4,141,747	6,024,970
26.	Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	3,949,019,888	3,641,789,693
27.	From Separate Accounts Statement	1,320,681,426	1,631,705,673
28.	Total Liabilities (Line 26 and 27)	5,269,701,314	5,273,495,366
29.	Common capital stock		
30.	Preferred capital stock		
31.	Aggregate write-ins for other than special surplus funds	(209,525)	(216,050)
32.	Surplus notes	50,000,000	50,000,000
33.	Gross paid in and contributed surplus		
34.	Aggregate write-ins for special surplus funds	19,829,000	19,829,000
35.	Unassigned funds (surplus)	223,917,126	263,559,653
36.	Less treasury stock, at cost:		
	36.1 .....0.000 shares common (value included in Line 29 $..........0)		
	36.2 .....0.000 shares preferred (value included in Line 30 $..........0)		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $..........0 in Separate Accounts Statement)	293,536,601	333,172,603
38.	Totals of Lines 29, 30 and 37	293,536,601	333,172,603
39.	Totals of Lines 28 and 38	5,563,237,915	5,606,667,969

DETAILS OF WRITE-INS

2501.	Due to reinsuring company (reserve amount)	2,169,305	2,179,520
2502.	Interest payable - surplus notes	1,025,000	
2503.	Accounts payable - purchase of affiliate	481,437	462,410
2598.	Summary of remaining write-ins for Line 25 from overflow page	466,005	3,383,040
2599.	Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	4,141,747	6,024,970
3101.	Surplus note discount	(209,525)	(216,050)
3102.			
3103.			
3198.	Summary of remaining write-ins for Line 31 from overflow page	0	0
3199.	Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above)	(209,525)	(216,050)
3401.	Reserve for group life insurance	19,429,000	19,429,000
3402.	Reserve for state guaranty funds	400,000	400,000
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	19,829,000	19,829,000

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	748,629,158	728,811,641	936,622,582
2. Considerations for supplementary contracts with life contingencies	303,680	564,857	622,474
3. Net investment income	192,007,018	198,016,908	262,993,093
4. Amortization of Interest Maintenance Reserve (IMR)	1,199,094	1,837,891	1,347,521
5. Separate Accounts net gain from operations excluding unrealized gains or losses		105,532	105,531
6. Commissions and expense allowances on reinsurance ceded	9,243,302	6,392,925	9,221,149
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	12,177,113	14,099,368	18,495,560
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income	10,987,048	9,253,520	11,971,931
9. Totals (Lines 1 to 8.3)	974,546,413	959,082,642	1,241,379,841
10. Death benefits	62,238,936	71,174,731	92,877,650
11. Matured endowments (excluding guaranteed annual pure endowments)	571,522	923,356	1,147,661
12. Annuity benefits	65,563,460	60,561,602	78,411,297
13. Disability benefits and benefits under accident and health contracts	26,363,202	27,794,868	37,067,140
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	298,824,566	398,423,979	478,633,074
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	4,235,104	4,685,009	5,987,280
18. Payments on supplementary contracts with life contingencies	1,409,118	1,503,671	1,968,429
19. Increase in aggregate reserves for life and accident and health contracts	283,304,309	158,175,227	215,154,686
20. Totals (Lines 10 to 19)	742,510,217	723,242,443	911,247,217
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	38,655,207	32,776,931	45,797,092
22. Commissions and expense allowances on reinsurance assumed	475,796	541,525	745,497
23. General insurance expenses	94,012,430	85,021,179	111,409,935
24. Insurance taxes, licenses and fees, excluding federal income taxes	11,508,309	10,896,757	14,491,908
25. Increase in loading on deferred and uncollected premiums	185,382	49,333	805,211
26. Net transfers to or (from) Separate Accounts	75,227,093	76,628,540	91,459,816
27. Aggregate write-ins for deductions	637,890	1,178,884	1,641,410
28. Totals (Lines 20 to 27)	963,212,324	930,335,592	1,177,598,086
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	11,334,089	28,747,050	63,781,755
30. Dividends to policyholders	11,372,564	11,194,725	15,509,309
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(38,475)	17,552,325	48,272,446
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(83,219)	7,020,930	15,042,855
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	44,744	10,531,395	33,229,591
34. Net realized capital gains or (losses) less capital gains tax of $.....(3,504,604) (excluding taxes of $.....6,512,547 and transferred to the IMR)	(22,538,117)	(17,922,477)	(31,876,452)
35. Net income (Line 33 plus Line 34)	(22,493,373)	(7,391,082)	1,353,139
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	333,172,603	353,873,369	353,873,369
37. Net income (Line 35)	(22,493,373)	(7,391,082)	1,353,139
38. Change in net unrealized capital gains (losses)	(19,042,093)	(16,110,527)	(7,086,784)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	9,240,103	191,804	79,725,473
41. Change in nonadmitted assets and related items	(13,155,363)	(4,601,268)	(79,009,298)
42. Change in liability for reinsurance in unauthorized companies	33,052		(33,052)
43. Change in reserve on account of change in valuation basis, (increase) or decrease			(4,819,153)
44. Change in asset valuation reserve	5,754,087	10,545,543	16,519,436
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period		2,967,292	2,967,292
47. Other changes in surplus in Separate Accounts Statement		(3,093,576)	(3,093,576)
48. Change in surplus notes	6,525	6,525	8,700
49. Cumulative effect of changes in accounting principles		(8,527,531)	(16,626,869)
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	21,060	(22,793)	(10,606,074)
54. Net change in capital and surplus (Lines 37 through 53)	(39,636,002)	(26,035,614)	(20,700,766)
55. Capital and surplus as of statement date (Lines 36 + 54)	293,536,601	327,837,754	333,172,603

DETAILS OF WRITE-INS

08.301. Miscellaneous income and reinsurance experience refund	10,987,048	9,253,520	11,971,931
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	10,987,048	9,253,520	11,971,931
2701. Miscellaneous deductions and interest paid	637,890	1,178,884	1,641,410
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	637,890	1,178,884	1,641,410
5301. Net gain/loss on sale of furniture and equipment	21,060	45,505	(6,176)
5302. Adjustment of prior years reserves			510,000
5303. Seed money from Separate Accounts		(68,298)	(68,299)
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	(11,041,599)
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	21,060	(22,793)	(10,606,074)

CASH FLOW

		1 Current Year to Date	2 Prior Year Ended December 31
	Cash from Operations		
1.	Premiums and annuity considerations for life and accident and health contracts	747,777,713	938,886,673
2.	Charges and fees for deposit-type contracts		
3.	Considerations for supplementary contracts with life contingencies	303,680	622,474
4.	Net investment income	193,525,548	263,208,536
5.	Commissions and expense allowances on reinsurance ceded	8,895,998	8,846,583
6.	Fees associated with investment management, administration and contract guarantees from Separate Accounts	12,177,113	18,495,560
7.	Aggregate write-ins for miscellaneous income	10,976,833	11,921,254
8.	Total (Lines 1 to 7)	973,656,885	1,241,981,080
9.	Death benefits	68,540,938	100,980,242
10.	Matured endowments	525,323	1,297,133
11.	Annuity benefits	65,092,768	80,089,261
12.	Disability benefits and benefits under accident and health contracts	23,560,588	33,341,364
13.	Coupons, guaranteed annual pure endowments and similar benefits		
14.	Surrender benefits and withdrawals for life contracts	298,824,566	478,633,074
15.	Group conversions		
16.	Interest and adjustments on contract or deposit-type contract funds	3,758,355	6,124,177
17.	Payments on supplementary contracts with life contingencies	1,410,036	1,974,133
18.	Total (Lines 9 to 17)	461,712,574	702,439,384
19.	Commissions on premiums, annuity considerations and deposit-type contract funds	38,754,640	45,775,585
20.	Commissions and expense allowances on reinsurance assumed	507,857	714,437
21.	General insurance expenses	97,643,265	116,142,918
22.	Insurance taxes, licenses and fees, excluding federal income taxes	14,200,037	13,115,000
23.	Net transfers to or (from) Separate Accounts	77,162,983	83,986,913
24.	Aggregate write-ins for deductions	637,890	1,641,410
25.	Total (Lines 18 to 24)	690,619,246	963,815,647
26.	Dividends paid to policyholders	11,488,994	15,783,959
27.	Federal income taxes (excluding tax on capital gains)	(287,946)	13,185,228
28.	Total (Lines 25 to 27)	701,820,294	992,784,834
29.	Net cash from operations (Line 8 minus Line 28)	271,836,591	249,196,246
	Cash from Investments		
30.	Proceeds from investments sold, matured or repaid:		
	30.1 Bonds	1,905,907,326	2,202,181,421
	30.2 Stocks	61,325,669	29,782,387
	30.3 Mortgage loans	53,820,079	116,812,715
	30.4 Real estate	1,891,078	363,116
	30.5 Other invested assets	2,385,549	12,927,861
	30.6 Net gains or (losses) on cash and short-term investments		54,926
	30.7 Miscellaneous proceeds	1,942,384	9,252,324
	30.8 Total investment proceeds (Lines 30.1 to 30.7)	2,027,272,085	2,371,374,750
31.	Net tax on capital gains (losses)		
32.	Total (Line 30.8 minus Line 31)	2,027,272,085	2,371,374,750
33.	Cost of investments acquired (long-term only):		
	33.1 Bonds	2,204,698,714	2,407,162,060
	33.2 Stocks	38,306,413	45,259,117
	33.3 Mortgage loans	71,040,000	124,817,125
	33.4 Real estate	1,417,312	4,680,188
	33.5 Other invested assets	11,453,213	11,203,832
	33.6 Miscellaneous applications		4,988,331
	33.7 Total investments acquired (lines 33.1 to 33.6)	2,326,915,652	2,598,110,653
34.	Net increase (or decrease) in policy loans and premium notes	2,128	(3,001,720)
35.	Net cash from investments (Line 32 minus Line 33.7 minus Line 34)	(299,645,695)	(223,734,183)
	Cash from Financing and Miscellaneous Sources		
36.	Cash provided:		
	36.1 Surplus notes, capital and surplus paid in		
	36.2 Borrowed money $.....449,129,646 less amounts repaid $.....429,529,646	19,600,000	
	36.3 Capital notes $..........0 less amounts repaid $..........0		
	36.4 Deposits on deposit-type contracts funds and other liabilities without life or disability contingencies	71,716,238	93,846,501
	36.5 Other cash provided		
	36.6 Total (Lines 36.1 to 36.5)	91,316,238	93,846,501
37.	Cash applied:		
	37.1 Dividends to stockholders paid		
	37.2 Interest on indebtedness		
	37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	67,392,840	81,250,884
	37.4 Other applications (net)	702,834	5,207,220
	37.5 Total (Lines 37.1 to 37.4)	68,095,674	86,458,104
38.	Net cash from financing and miscellaneous sources (Lines 36.6 minus Line 37.5)	23,220,564	7,388,397
	RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39.	Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	(4,588,540)	32,850,460
40.	Cash and short-term investments:		
	40.1 Beginning of year	29,994,500	(2,855,960)
	40.2 End of period (Line 39 plus Line 40.1)	25,405,960	29,994,500

DETAILS OF WRITE-INS

0701.	Miscellaneous income and reinsurance reserve adjustments	10,976,833	11,921,254
0702.			
0703.			
0798.	Summary of remaining write-ins for Line 7 from overflow page	0	0
0799.	Total (Lines 0701 thru 0703 plus 0798) (Line 7 above)	10,976,833	11,921,254
2401.	Miscellaneous deductions and interest paid	637,890	1,641,410
2402.			
2403.			
2498.	Summary of remaining write-ins for Line 24 from overflow page	0	0
2499.	Total (Lines 2401 thru 2403 plus 2498) (Line 24 above)	637,890	1,641,410

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	246,627,061	232,578,124	317,909,610
3. Ordinary individual annuities	183,029,334	128,151,983	180,199,966
4. Credit life (group & individual)			
5. Group life insurance	41,346,902	43,152,424	57,758,647
6. Group annuities	266,244,622	304,080,113	354,658,633
7. A&H - group	27,898,969	22,319,935	29,224,605
8. A&H - credit (group & individual)			
9. A&H - other	30,817,273	27,051,897	36,852,488
10. Aggregate of all other lines of business	0	0	0
11. Subtotal	795,964,162	757,334,476	976,603,949
12. Deposit-type contracts	7,096,396	9,349,441	14,912,896
13. Total	803,060,558	766,683,917	991,516,845

DETAILS OF WRITE-INS

1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above)	0	0	0

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

C. Wash Sales

Not applicable.

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [ ] No [X]

1.2 If yes, explain:....................

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

3.2 If yes, date of change: ....
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [X] No [ ]
If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [ ] No [ ] N/A [X]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/1998.....................

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....12/31/1998.....................

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....04/07/2000.....................

7.4 By what department or departments?................................. The Insurance Departments of the State of Ohio, Delaware, Nevada and Kentucky

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

8.2 If yes, give full information:

GENERAL INTERROGATORIES (continued)

INVESTMENT

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [ ] No [X]

9.2 If yes, explain:....................

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]

10.2 If yes, give full and complete information relating thereto:

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: $..

12. Amount of real estate and mortgages held in short-term investments: $..

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [X] No [ ]

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	$0	$0
13.22 Preferred Stock	$0	$0
13.23 Common Stock	$91,836,541	$37,779,576
13.24 Short-Term Investments	$0	$0
13.25 Mortgages, Loans or Real Estate	$0	$0
13.26 All Other	$2,216,374	$2,903,909
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$94,052,915	$40,683,485
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	$0	$0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	$0	$0

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No [ ]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [ ]
If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Bank of New York	1 Wall Street, 14th Floor, New York, NY 10286

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation.

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes [ ] No [X]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
801-55943	Summit Investment Partners, LLC	312 Elm Street, Cincinnati, OH 45202

GENERAL INTERROGATORIES (continued)

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 2 - LIFE & HEALTH

		1 Amount
1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
1.1	Long-term mortgages in good standing:	
1.11	Farm mortgages	$
1.12	Residential mortgages	$
1.13	Commercial mortgages	$736,234,419
1.14	Total mortgages in good standing	$736,234,419
1.2	Long-term mortgages in good standing with restructured terms	
1.21	Total mortgages in good standing	$
1.3	Long-term mortgage loans upon which interest is overdue more than three months	
1.31	Farm mortgages	$
1.32	Residential mortgages	$
1.33	Commercial mortgages	$
1.34	Total mortgages with interest overdue more than three months	$0
1.4	Long-term mortgage loans in process of foreclosure	
1.41	Farm mortgages	$
1.42	Residential mortgages	$
1.43	Commercial mortgages	$
1.44	Total mortgages in process of foreclosure	$0
1.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	$736,234,419
1.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter:	
1.61	Farm mortgages	$
1.62	Residential mortgages	$
1.63	Commercial mortgages	$
1.65	Total mortgages foreclosed and transferred to real estate	$0

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	40,532,609	39,694,637	37,181,481	38,472,073
2. Increase (decrease) by adjustment	(1,186,406)	(998,857)	(1,044,835)	(2,605,175)
3. Cost of acquired				2,031,980
4. Cost of additions to and permanent improvements	348,434	312,383	756,495	2,648,208
5. Total profit (loss) on sales		50,054		193,579
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales		1,876,736		208,056
8. Book/adjusted carrying value at end of current period	39,694,637	37,181,481	36,893,141	40,532,609
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)	39,694,637	37,181,481	36,893,141	40,532,609
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)	39,694,637	37,181,481	36,893,141	40,532,609

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	719,014,498	717,616,108	723,471,920	711,010,088
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions	15,235,000	27,470,000	26,985,000	122,945,014
2.2 Additional investment made after acquisitions			1,350,000	1,872,111
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period	16,633,390	21,614,188	15,572,501	116,812,715
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	717,616,108	723,471,920	736,234,419	719,014,498
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	717,616,108	723,471,920	736,234,419	719,014,498
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period	717,616,108	723,471,920	736,234,419	719,014,498

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	33,355,020	34,110,214	34,866,258	34,567,405
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions				4,262,648
2.2 Additional investment made after acquisitions	1,666,267	2,132,704	7,654,244	6,941,184
3. Accrual of discount				
4. Increase (decrease) by adjustment	(148,102)	(23,238)	(41,230)	2,584,729
5. Total profit (loss) on sale	(6,728)	37,092	(9,650)	(2,051,544)
6. Amounts paid on account or in full during the period	756,243	1,390,514	135,907	12,927,861
7. Amortization of premium				21,541
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period	34,110,214	34,866,258	42,333,715	33,355,020
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)	34,110,214	34,866,258	42,333,715	33,355,020
12. Total nonadmitted amounts	10,455,950	11,575,208	14,882,254	9,219,319
13. Statement value of long-term invested assets at end of current period	23,654,264	23,291,050	27,451,461	24,135,701

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1	1,837,186,888	1,201,902,660	1,157,188,357	31,933,314	1,779,955,436	1,837,186,888	1,913,834,505	1,814,469,772
2. Class 2	950,665,052	261,117,737	232,041,163	(65,108,839)	860,453,796	950,665,052	914,632,786	774,366,812
3. Class 3	137,657,783	59,727,043	110,851,959	17,150,480	90,006,362	137,657,783	103,683,347	95,465,077
4. Class 4	111,458,804	79,593,423	107,260,553	(507,989)	78,780,214	111,458,804	83,283,685	48,650,236
5. Class 5	30,564,018		7,919,006	24,657,939	35,152,692	30,564,018	47,302,951	46,535,602
6. Class 6	3,850,554		676,125	(179,464)	671,913	3,850,554	2,994,965	697,828
7. Total Bonds	3,071,383,099	1,602,340,863	1,615,937,163	7,945,441	2,845,020,413	3,071,383,099	3,065,732,239	2,780,185,327
PREFERRED STOCK								
8. Class 1	29,334,700				36,199,240	29,334,700	29,334,700	12,508,000
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock	29,334,700	0	0	0	36,199,240	29,334,700	29,334,700	12,508,000
15. Total Bonds and Preferred Stock	3,100,717,799	1,602,340,863	1,615,937,163	7,945,441	2,881,219,653	3,100,717,799	3,095,066,939	2,792,693,327

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals	16,400,000	XXX	16,399,189		

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	20,598,500	0	27,601,033	2,899,516
2. Cost of short-term investments acquired	805,732,868	1,122,058,399	932,121,778	3,152,287,739
3. Increase (decrease) by adjustment	118,632	137,634	65,189	891,049
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				54,926
6. Consideration received on disposal of short-term investments	826,450,000	1,094,595,000	943,388,000	3,135,534,730
7. Book/adjusted carrying value, current period	0	27,601,033	16,400,000	20,598,500
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	0	27,601,033	16,400,000	20,598,500
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	0	27,601,033	16,400,000	20,598,500
12. Income collected during period	118,632	127,484	239,896	1,338,210
13. Income earned during period	118,632	143,917	223,463	1,338,210

Sch. DB-Part F-Section 1
NONE

Sch. DB-Part F-Section 2
NONE

Sch. S
NONE

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Business Only: Life Contracts: 2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
1. Alabama AL	Yes	4,424,626	190,394	646,055		
2. Alaska AK	Yes	26,447	219,922	10,245	1,760	
3. Arizona AZ	Yes	2,174,041	1,554,443	913,796	255	
4. Arkansas AR	Yes	10,681,506	3,866,580	492,708	133,197	
5. California CA	Yes	25,099,904	48,048,635	5,427,257	44,777	
6. Colorado CO	Yes	3,245,012	4,256,320	740,834	28,373	
7. Connecticut CT	Yes	5,134,233	6,065,871	897,758	155,152	
8. Delaware DE	Yes	1,341,810	613,290	128,712	71,155	
9. District of Columbia DC	Yes	546,549	293,005	93,675	41	
10. Florida FL	Yes	13,980,413	11,883,118	1,541,458	319,005	
11. Georgia GA	Yes	12,100,279	4,923,250	982,698	382,315	50,000
12. Hawaii HI	Yes	444,630	3,776	33,146	1,685	
13. Idaho ID	Yes	476,667	1,506,220	346,203		
14. Illinois IL	Yes	4,868,880	17,593,212	1,421,702	170,559	
15. Indiana IN	Yes	3,698,828	10,267,480	1,023,210	44,099	
16. Iowa IA	Yes	3,997,451	1,287,062	378,476	647	
17. Kansas KS	Yes	2,767,736	16,054,477	508,308	67,652	
18. Kentucky KY	Yes	3,008,039	8,777,609	701,179	17,288	
19. Louisiana LA	Yes	3,407,669	5,060,311	1,714,362	739	
20. Maine ME	Yes	2,535,840	2,538,602	257,866	371	
21. Maryland MD	Yes	2,425,953	2,490,951	511,066	404	
22. Massachusetts MA	Yes	8,602,212	8,655,577	1,114,238	4,904	
23. Michigan MI	Yes	5,200,289	9,804,089	1,906,056	55,158	23,105
24. Minnesota MN	Yes	2,731,417	3,222,656	514,142	208,847	
25. Mississippi MS	Yes	3,767,167	2,915,538	251,994	58,252	
26. Missouri MO	Yes	11,983,233	28,246,105	1,109,873	37,500	
27. Montana MT	Yes	131,413	364,774	77,907		
28. Nebraska NE	Yes	523,749	572,731	102,294	3,480	
29. Nevada NV	Yes	376,375	1,322,999	185,629	14,471	
30. New Hampshire NH	Yes	943,265	2,751,062	76,525		
31. New Jersey NJ	Yes	12,155,807	11,734,665	1,473,545	247,204	
32. New Mexico NM	Yes	827,364	906,559	130,229	234	
33. New York NY	Yes	27,621,517	69,079,752	3,709,297	864,419	
34. North Carolina NC	Yes	8,179,263	22,929,139	2,452,751	256,078	
35. North Dakota ND	Yes	133,581	4,912	16,796	245	
36. Ohio OH	Yes	16,934,967	53,847,652	2,972,207	469,417	570,716
37. Oklahoma OK	Yes	2,870,992	198,403	564,201	2,491	
38. Oregon OR	Yes	2,084,248	6,913,568	415,958	73,414	
39. Pennsylvania PA	Yes	10,457,601	28,128,586	2,050,182	2,401,266	294,843
40. Rhode Island RI	Yes	945,245	8,645	151,104		
41. South Carolina SC	Yes	1,003,498	910,832	639,588	2,296	
42. South Dakota SD	Yes	4,448,876	2,033,974	124,694	594	
43. Tennessee TN	Yes	10,828,564	16,431,538	2,197,137	497,225	
44. Texas TX	Yes	21,167,963	16,923,843	12,538,926	250,588	
45. Utah UT	Yes	1,269,258	1,015,066	60,492	28,330	
46. Vermont VT	Yes	5,764,268	1,122,426	52,493		
47. Virginia VA	Yes	3,946,104	3,291,449	1,900,060	2,558	
48. Washington WA	Yes	1,820,678	1,940,228	409,297	160,393	
49. West Virginia WV	Yes	1,979,427	913,888	175,489	3,227	
50. Wisconsin WI	Yes	1,770,337	3,089,796	551,100		
51. Wyoming WY	Yes	462,804	1,078,821	45,183		
52. American Samoa AS	No					
53. Guam GU	No					
54. Puerto Rico PR	No					
55. US Virgin Islands VI	No					
56. Canada CN	No	27,526	50,000	2,426		
57. Aggregate Other Alien OT	XXX	1,583,712	412,961	13,957	14,331	0
58. Subtotal	(a) 51	278,929,233	448,316,762	56,756,484	7,096,396	938,664
90. Reporting entity contributions for employee benefit plans	XXX	248,540				
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	7,241,342	11,651			
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	820,772	6,879	586,463		
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0
95. Totals (Direct Business)	XXX	287,239,887	448,335,292	57,342,947	7,096,396	938,664
96. Plus Reinsurance Assumed	XXX	363,549		4,215,884		
97. Totals (All Business)	XXX	287,603,436	448,335,292	61,558,831	7,096,396	938,664
98. Less Reinsurance Ceded	XXX	30,939,905		19,718,606		
99. Totals (All Business) less Reinsurance Ceded	XXX	256,663,531	448,335,292	41,840,225	7,096,396	938,664
DETAILS OF WRITE-INS						
5701. Other alien	XXX	1,583,712	412,961	13,957	14,331	
5702.	XXX					
5703.	XXX					
5798. Summary of remaining write-ins for line 57 from overflow page	XXX	0	0	0	0	0
5799. Total (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX	1,583,712	412,961	13,957	14,331	0
9401.	XXX					
9402.	XXX					
9403.	XXX					
9498. Summary of remaining write-ins for line 94 from overflow page	XXX	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX	0	0	0	0	0

(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

Relationship	FEI Number	Name	Description
Parent	31-0472910	The Union Central Life Insurance Company	Insurer - OH - 80837
Subsidiary	31-1078377	Carillon Investments, Inc.	Broker/dealer
Subsidiary	31-1235493	Carillon Marketing Agency, Inc.	Insurance agency
Subsidiary	31-1495112	Family Enterprise Institute, Inc.	Sales and marketing
Subsidiary	31-1183145	Summit Investment Partners, Inc.	Investment adviser
Subsidiary	52-2126696	Summit Investment Partners, LLC	Investment adviser
Subsidiary	95-4391804	PRBA, Inc.	Holding company
	38-2799783	*Price, Raffel & Browne Administrators, Inc.	Pension administration
Subsidiary	52-2183950	Payday of America, LLC	Payroll company
Affiliate	31-1676449	Summit Apex Nasdaq - 100 Index Fund of Summit Mutual Funds, Inc.	Registered investment company
Affiliate	31-1676452	Summit Pinnacle Nasdaq - 100 Index Portfolio of Summit Mutual Funds, Inc.	Registered investment company
Affiliate	31-1676526	Summit Apex Russell 2000 Small Cap Index Fund of Summit Mutual Funds, Inc.	Registered investment company
Affiliate	31-1676530	Summit Pinnacle Russell 2000 Small Cap Index Portfolio of Summit Mutual Funds, Inc.	Registered investment company
Affiliate	31-1676521	Summit Apex S&P MidCap 400 Index Fund of Summit Mutual Funds, Inc.	Registered investment company
Affiliate	31-1404970	Summit Apex High Yield Bond Fund of Summit Mutual Funds, Inc.	Registered investment company
Affiliate	31-1739330	Summit Apex EAFE International Index Fund of Summit Mutual Funds, Inc.	Registered investment company
Affiliate	31-1713797	Summit Apex Total Social Impact Fund of Summit Mutual Funds, Inc.	Registered investment company

*Price, Raffel & Browne Administrators, Inc. is a wholly-owned subsidiary of PRBA, Inc.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	RESPONSE
1. Will the SVO Compliance Certification be filed with this statement?	YES
2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement?	NO

EXPLANATIONS:

BAR CODE:

* 8 0 8 3 7 2 0 0 2 4 9 0 0 0 0 0 3 *

Overflow Page for Write-Ins

Additional Write-ins for Assets:

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
2404. Pension plan service fees due and uncollected	482,725		482,725	569,998
2405. Mutual fund receivable	391,317		391,317	514,952
2406. Prepaid expenses	569,923	569,923	0	
2407. Retrospective premium	273,469		273,469	149,559
2408. Premium tax receivable	92,447		92,447	
2498. Summary of remaining write-ins for Line 24	1,809,881	569,923	1,239,958	1,234,509

Additional Write-ins for Liabilities:

	1 Current Statement Date	2 December 31 Prior Year
2504. Accrued interest on policy or contract claims	466,005	483,040
2505. Investment reserve		2,900,000
2598. Summary of remaining write-ins for Line 25	466,005	3,383,040

Additional Write-ins for Summary of Operations:

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
5304. Prior year deferred comp liability			(2,771,925)
5305. Additional minimum liability			(8,269,674)
5398. Summary of remaining write-ins for Line 53	0	0	(11,041,599)

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED During the Current Quarter

1	Location 2	Location 3	4	5	6	7	8	9
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements

NONE

SCHEDULE A - PART 3

Showing all Real Estate SOLD During the Quarter, Including Payments During the Final Year on "Sales Under Contract

1	Location 2	Location 3	4	5	6	7	8	9	10	11	12	13	14	15	16
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs, and Expenses Incurred

NONE

SCHEDULE B - PART 1

Showing all Mortgage Loans ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9	10	11
Loan Number	2 City	3 State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
Mortgages in Good Standing										
Commercial Mortgages - All Other										
202122	LINCOLN	NE		08/08/2002	7.550	800,000			1,485,000	06/07/2002
202123	PEMBROKE PINES	FL		08/02/2002	7.700	2,400,000			3,920,000	06/26/2002
202124	ST GEORGE	UT		09/19/2002	7.350	3,100,000			4,500,000	08/09/2002
202126	ALBUQUERQUE	NM		07/30/2002	7.500	2,196,027			3,649,000	06/27/2002
202127	GRANDVIEW	MO		08/29/2002	7.330	925,000			1,400,000	07/11/2002
202128	HOMEWOOD	AL		08/02/2002	7.420	3,400,000			5,220,000	07/09/2002
202130	BEND	OR		09/17/2002	7.230	3,350,000			4,672,000	08/20/2002
202133	WOODBRIDGE	VA		09/06/2002	6.750	1,100,000			2,850,000	07/24/2002
202134	PORTOLA VALLEY	CA		08/22/2002	7.210	2,250,000			4,670,000	07/24/2002
202135	LOS ANGELES	CA		09/25/2002	7.250	1,700,000			2,520,000	07/29/2002
202139	ALBUQUERQUE	NM		09/04/2002	6.450	2,100,000			5,480,000	08/16/2002
202140	ANNANDALE	VA		09/16/2002	7.250	1,535,000			2,310,000	05/31/2002
202142	SURGAR LAND	TX		09/06/2002	7.050	2,125,000			3,200,000	08/02/2002
0599999. Total - Mortgages in Good Standing - Commercial Mortgages - All Other						26,981,027	0	0	45,876,000	XXX
0799999. Total - Mortgages in Good Standing						26,981,027	0	0	45,876,000	XXX
9999999. Totals						26,981,027	0	0	45,876,000	XXX

E02

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, Transferred or Paid in Full During the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
Loan Number	2 City	3 State	Loan Type	Date Acquired	Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/ Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Mortgages Closed by Repayment												
970168	SAN DIEGO	CA		11/06/1997	297,729			240,192	240,192			0
980128	ORONO	ME		05/14/1998	47,194			(46,447)	0			0
980178	NEWPORT BEACH	CA		11/09/1998	739,259			726,137	726,137			0
0199999. Total - Mortgages Closed by Repayment					1,084,182	0	0	919,882	966,329	0	0	0
9999999. Totals					1,084,182	0	0	919,882	966,329	0	0	0

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets ACQUIRED During the Current Quarter

1	Location		4	5	6	7	8	9	10
	2	3							
Number of Units and Description	City	State	Name of Vendor	Date Acquired	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment
Joint Venture or Partnership Interests That Have Underlying Characteristics of Other									
Francisco Partners, L.P.	Various	Various	Francisco Partners, L.P.	09/16/2002	2,700,000		2,700,000		
EQT Northern Europe LTD	Various	Various	EQT Northern Europe LTD	09/16/2002	2,592,145		2,592,145		
Doughty Hanson & Co. Technology, L.P. Number Three	Various	Various	Doughty Hanson & Co. Funds	07/30/2002	13,003		13,003		
1099999. Total - Joint Venture or Partnership Interests That Have Underlying Characteristics of Other					5,305,148	0	5,305,148	0	0
Any Other Class of Admitted Asset									
Payday of America, LLC	Jacksonville	FL	Payday of America, LLC	09/30/2002	1,857,683		1,857,683		
Receivable from Price Raffel Assoc.	Los Angeles	CA	Price Raffel Assoc.	09/30/2002	491,412		491,412		
1499999. Total - Any Other Class of Admitted Asset					2,349,095	0	2,349,095	0	0
9999999. Totals					7,654,243	0	7,654,243	0	0

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Current Quarter

1	Location		4	5	6	7	8	9	10	11	12	13
	2	3										
Number of Units and Description	City	State	Name of Purchaser or Nature of Disposition	Date Acquired	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book/ Adjusted Carrying Value Less Encumbrances at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Joint Venture or Partnership Interests That Have Underlying Characteristics of Other												
Doughty Hanson & Co.	Various	Various	Various	10/10/1995	955,932			134,334	134,334			0
Doughty Hanson & Co. Technology, L.P. Number Three	Various	Various	Various	12/18/2000	499,287			1,573	1,573			0
1099999. Total - Joint Venture or Partnership Interests That Have Underlying Characteristics of Other					1,455,219	0	0	135,907	135,907	0	0	0
Any Other Class of Admitted Assets												
Interest Only Strip	Various	Various	Various	01/01/2001	511,644	(9,620)		(19,270)			(9,650)	(9,650)
My BenefitsSource.com	Various	Various	Various	01/01/2001	1,525,073	(31,610)		31,609				0
1499999. Total - Any Other Class of Admitted Assets					2,036,717	(41,230)	0	12,339	0	0	(9,650)	(9,650)
9999999. Totals					3,491,936	(41,230)	0	148,246	135,907	0	(9,650)	(9,650)

Statement as of September 30, 2002 of the **The Union Central Life Insurance Company**

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - Special Revenue and Special Assessment								
United States								
31389L-5E-5	FNARM PL 629145 5.171% 07/01/32	09/03/2002	McDonald		35,103,438	34,226,387	117,967	1
	U.S.				35,103,438	34,226,387	117,967	XXX
	United States				35,103,438	34,226,387	117,967	XXX
3199999.	Total - Bonds - Special Revenue & Special Assessments				35,103,438	34,226,387	117,967	XXX
Bonds - Public Utilities								
United States								
60467P-AM-6	Mirant Americas Nt 7.200% 10/01/08	09/24/2002	CSFB		810,000	1,500,000	52,800	3Z
875127-AU-6	Tampa Electric Nt 6.375% 08/15/12	08/21/2002	Salomon/Smith Barney		1,735,948	1,750,000		1PE
	United States				2,545,948	3,250,000	52,800	XXX
3899999.	Total - Bonds - Public Utilities				2,545,948	3,250,000	52,800	XXX
Bonds - Industrial and Miscellaneous								
United States								
00077B-R5-4	AMAC 02-5 B1 6.500% 07/26/32	07/19/2002	Goldman Sachs		1,706,045	1,700,731	7,063	1PE
001957-BB-4	AT&T Nt 6.500% 11/15/06	08/13/2002	Tax Free Exchange		899,870	900,000	14,300	2
001957-BC-2	AT&T Nt 7.300% 11/15/11	08/13/2002	Tax Free Exchange		5,588,514	5,600,000	99,929	2
001957-BD-0	AT&T Nt 8.000% 11/15/31	08/13/2002	Tax Free Exchange		6,017,513	6,000,000	117,333	2
00203Y-AJ-9	AQNIM 02-N4 10.330% 09/25/32	08/20/2002	UBS Warburg		9,999,330	10,000,000	25,825	2PE
013817-AB-7	Alcoa Inc Nt 7.375% 08/01/10	07/31/2002	DB Alex Brown		9,717,140	8,600,000	7,047	1PE
02635P-RS-4	American General Financ 5.375% 09/01/09	08/22/2002	Salomon/Smith Barney		9,928,000	10,000,000		1PE
04542B-BE-1	ABFCN 02-NC1 N1 8.840% 08/25/32	07/17/2002	Bank of America		7,069,440	7,089,379		1PE
054937-AD-9	BB&T Corporation Nt 4.750% 10/01/12	09/17/2002	Various		4,952,050	5,000,000		1PE
060505-AR-5	Bank of America Corp Nt 4.875% 09/15/12	09/19/2002	Bank of America		4,981,350	5,000,000		1PE
06050H-NG-9	BOAMS 02-6 2B2 6.000% 07/25/32	07/31/2002	Bank of America		190,216	186,109	124	1PE
06050H-QV-3	BOAMS 02-7 2B2 6.000% 07/25/17	07/31/2002	Bank of America		228,292	223,490	149	1PE
06050H-WZ-7	BOAMS 02-9 CB1 5.899% 10/25/17	09/23/2002	Bank of America		3,228,760	3,046,000	14,473	1PE
06050H-XA-1	BOAMS 02-9 CB2 5.899% 10/25/17	09/23/2002	Bank of America		981,045	936,000	4,448	1PE
06050H-XB-9	BOAMS 02-9 CB3 5.899% 10/25/17	09/23/2002	Bank of America		712,776	703,000	3,340	2Z
06050H-YD-4	BOAMS 02-K B2 6.269% 07/20/32	09/25/2002	Bank of America		7,906,759	7,766,000	39,221	1Z
066050-CV-5	BankAmer Corp Sr Nt 5.875% 02/15/09	07/29/2002	Bank of America		10,389,500	10,000,000	270,903	1PE
073902-BR-8	Bear Stearns Co Nt 7.625% 12/07/09	07/31/2002	Bear Stearns		5,498,150	5,000,000	61,424	1PE
075816-AE-8	Beckman Instruments Nt 7.450% 03/04/08	07/31/2002	Merrill Lynch		3,584,578	3,265,000	102,027	2
097014-AH-7	Boeing Cap Corp Nt 5.800% 01/15/13	07/18/2002	Various		4,998,860	5,000,000		1PE
12669B-2A-9	CWALT 01-6 B2 7.047% 07/25/31	08/05/2002	Bear Stearns		6,555,839	6,364,892	8,722	2Z
12669B-ZU-9	CWALT 00-10 B2 7.567% 01/25/31	07/01/2002	Merrill Lynch		2,042,070	1,987,416	1,671	2Z
12669C-6B-1	CWHL 02-21 B1 5.750% 11/25/17	09/20/2002	UBS Warburg		773,906	750,000	3,474	1PE
12669C-6C-9	CWHL 02-21 B2 5.750% 11/25/17	09/20/2002	UBS Warburg		601,688	600,000	2,779	2Z
12669C-6D-7	CWHL 02-21 M 5.750% 11/25/17	09/20/2002	UBS Warburg		2,347,745	2,249,000	10,417	1PE
12669C-F8-8	CWHL 02-8 B2 6.750% 07/25/32	07/30/2002	Bear Stearns		3,597,852	3,752,038	704	2Z
12669C-H6-0	CWHL 02-9 M 6.750% 08/25/32	07/25/2002	UBS Warburg		6,165,761	5,963,109	32,424	1PE
12669C-S7-6	CWHL 02-7 B1 7.000% 08/25/32	08/06/2002	JP Morgan		11,639,243	11,113,521	17,288	1PE
141781-AL-8	Cargill Inc Nt 6.250% 05/01/06	07/31/2002	Salomon/Smith Barney		7,369,880	7,000,000	114,236	1PE
156700-AF-3	Centurytel Inc Nt 7.875% 08/15/12	09/10/2002	JP Morgan		5,252,950	5,000,000	18,594	2PE
16117P-AZ-3	Charter Comm Hldgs Nt 9.625% 11/15/09	07/01/2002	Tax Free Exchange		1,490,306	1,500,000	18,448	4
16162T-2A-3	CHASE 02-A1 B1 6.086% 12/25/29	07/01/2002	JP Morgan		2,269,692	2,240,979	1,549	1PE
16162T-2B-1	CHASE 02-A1 B2 6.086% 12/25/29	07/01/2002	JP Morgan		1,481,848	1,493,986	1,033	2PE
16162T-Y3-4	CHASE 02-S7 B1 6.344% 06/25/32	07/01/2002	Merrill Lynch		1,379,405	1,393,393	982	1PE
16162T-Y4-2	CHASE 02-S7 B2 6.344% 06/25/32	07/01/2002	Merrill Lynch		943,194	1,013,379	714	2Z
166754-AF-8	Chevron Phillips Nt 5.375% 06/15/07	09/27/2002	Tax Free Exchange		4,483,032	4,500,000	64,500	2PE
17248R-AC-0	Cingular Wireless Nt 5.625% 12/15/06	09/09/2002	Tax Free Exchange		1,744,508	1,750,000	22,969	1PE
17248R-AF-3	Cingular Wireless Nt 6.500% 12/15/11	09/06/2002	Tax Free Exchange		5,814,386	5,750,000	84,094	1
17248R-AJ-5	Cingular Wireless Nt 7.125% 12/15/31	09/06/2002	Tax Free Exchange		1,979,868	2,000,000	32,063	1PE
191219-BM-5	Coca-Cola Enterprises N 4.375% 09/15/09	09/04/2002	DB Alex Brown		6,967,380	7,000,000		1PE

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
195869-AJ-1	Colonial Pipeline Nt 6.580% 08/28/32	08/22/2002	Various		5,008,650	5,000,000	2,193	1PE
208251-AD-0	Conoco Inc Sr Nt 6.350% 04/15/09	07/24/2002	Various		6,355,590	6,000,000	103,893	1
20847T-AX-9	CNFHE 01-C A5 6.790% 08/15/33	07/25/2002	Bank of America		10,284,641	9,800,000	27,726	1
224044-BE-6	Cox Communications Inc 7.125% 10/01/12	09/19/2002	Various		4,982,734	5,000,000	2,533	2Z
22541N-BJ-7	CSFB 02-22 1A4 6.230% 07/25/32	07/17/2002	CSFB		4,262,000	4,262,000	22,127	1PE
233835-AA-5	Daimler Chrysler Nt 7.200% 09/01/09	09/10/2002	Various		6,751,513	6,300,000	15,120	1Z
25179S-AC-4	Devon Financing Nt 6.875% 09/30/11	07/24/2002	Various		10,568,321	10,000,000	218,033	2
25247D-AB-7	Dial Corp Nt 7.000% 08/15/06	07/16/2002	DB Alex Brown		358,700	340,000	10,181	2PE
257469-AF-3	Dominion Resources Nt 5.700% 09/17/12	09/09/2002	UBS Warburg		5,028,000	5,000,000		2PE
278058-AX-0	Eaton Corp Nt 5.750% 07/15/12	07/17/2002	Salomon/Smith Barney		9,863,073	9,900,000		1PE
32051D-NC-2	FHASI 02-4 B2 6.423% 07/30/32	07/30/2002	UBS Warburg		1,932,165	1,946,306	10,069	1PE
32051D-ND-0	FHASI 02-4 B3 6.423% 07/30/32	07/30/2002	UBS Warburg		1,343,645	1,415,586	7,323	2Z
32051D-PR-7	FHASI 02-6 B3 5.947% 11/25/32	09/19/2002	JP Morgan		1,623,180	1,664,000	7,972	2Z
33738M-AC-5	First Union National Ba 5.800% 12/01/08	09/06/2002	DB Alex Brown		6,649,840	6,230,000	100,372	1PE
35138B-AA-4	Fox Family Worldwide In 9.250% 11/01/07	09/30/2002	Morgan Stanley Dean Witter		20,525,425	19,535,000	762,950	2
36229R-DE-6	GSR 02-3F 1B1 6.500% 08/25/16	07/19/2002	Goldman Sachs		586,434	569,742	2,366	1PE
36229R-DF-3	GSR 02-3F 1B2 6.500% 08/25/16	07/19/2002	Goldman Sachs		338,664	332,839	1,382	1PE
36962G-YY-4	General Electric Cap Co 6.000% 06/15/12	07/16/2002	UBS Warburg		5,031,050	5,000,000	35,000	1PE
38141G-CG-7	Goldman Sachs Group Inc 5.700% 09/01/12	09/03/2002	DB Alex Brown		5,057,900	5,000,000	7,125	1PE
45660N-BC-8	RAST 01-A1 1M1 7.000% 08/25/31	09/20/2002	Bear Stearns		8,360,000	8,000,000	45,111	1PE
45660N-GE-9	RAST 02-A11 A4 5.990% 10/25/32	08/20/2002	Bear Stearns		9,996,434	10,000,000	26,622	1PE
552078-K#-3	Lyondell Chemical Co E 0.000% 06/30/06	09/18/2002	CSFB		498,708	498,708		3
55265K-GP-8	MASTR 02-4 B2 6.434% 08/25/32	08/08/2002	UBS Warburg		4,360,585	4,326,782	9,280	1PE
55265K-JN-0	MASTR 02-5 15B1 6.000% 09/25/17	09/03/2002	UBS Warburg		2,780,270	2,653,008	2,211	1PE
55265K-JP-5	MASTR 02-5 15B2 6.000% 09/25/17	09/03/2002	UBS Warburg		916,943	885,001	738	1PE
55265K-JQ-3	MASTR 02-5 15B3 6.000% 09/25/17	09/03/2002	UBS Warburg		533,931	530,203	442	2PE
576434-AJ-3	MALT 02-1 B1 6.750% 07/25/32	07/30/2002	UBS Warburg		8,720,225	8,549,568	46,488	1PE
576434-AK-0	MALT 02-1 B2 6.750% 06/25/32	07/30/2002	UBS Warburg		2,999,780	2,992,299	16,271	1PE
583334-AA-5	Meadwestvaco Corp Nt 6.850% 04/01/12	07/25/2002	Merrill Lynch		5,310,850	5,000,000	112,264	2
61746W-RJ-1	MSDWC 02-WL1 B1 6.000% 11/25/16	07/18/2002	Morgan Stanley Dean Witter		2,217,847	2,153,007	10,406	1PE
61746W-RK-8	MSDWC 02-WL1 B2 6.000% 11/25/16	07/17/2002	Morgan Stanley Dean Witter		996,811	977,915	4,727	1PE
61746W-RL-6	MSDWC 02-WL1 B3 6.000% 11/25/16	07/17/2002	Morgan Stanley Dean Witter		578,233	587,546	2,840	2PE
696429-AB-5	Pall Corp Nt 6.000% 08/01/12	08/01/2002	UBS Warburg		6,996,430	7,000,000		2PE
717265-AK-8	Phelps Dodge Corp Nt 8.750% 06/01/11	07/24/2002	UBS Warburg		4,120,000	4,000,000	56,389	2
724479-AF-7	Pitney Bowes Inc Nt 4.625% 10/01/12	09/24/2002	DB Alex Brown		7,856,787	7,900,000		1PE
76110G-JX-0	RALI 01-QS5 M3 6.750% 05/25/31	08/14/2002	Bear Stearns		1,756,666	1,714,017	5,785	2Z
76110G-P9-6	RALI 02-QS13 M1 6.000% 09/25/17	09/17/2002	Bank of America		4,036,855	3,847,200	18,595	1PE
76110G-Q2-0	RALI 02-QS13 M2 6.000% 09/25/17	09/17/2002	Bank of America		539,274	519,900	2,513	1PE
76110G-Q3-8	RALI 02-QS13 M3 6.000% 09/25/17	09/17/2002	Bank of America		623,608	623,900	3,016	2Z
76110G-QF-1	RALI 01-QS12 M3 7.000% 09/25/31	08/08/2002	Bear Stearns		1,713,760	1,679,642	3,919	2Z
76110G-RU-7	RALI 01-QS14 M3 6.750% 10/25/31	08/14/2002	Bear Stearns		1,183,499	1,158,208	3,909	2Z
76110G-SN-2	RALI 01-QS16 M3 6.250% 11/25/31	08/14/2002	Bear Stearns		1,140,434	1,158,950	3,622	2Z
76110G-TM-3	RALI 01-QS17 M3 6.500% 11/25/31	08/14/2002	Bear Stearns		1,053,939	1,054,062	3,426	2Z
76110G-UH-2	RALI 01-QS18 M3 6.500% 12/25/31	08/14/2002	Bear Stearns		1,455,230	1,469,929	4,777	2Z
76110G-VU-2	RALI 02-QS1 M3 6.500% 01/25/32	08/14/2002	Bear Stearns		1,663,920	1,682,387	5,468	2Z
76110G-WH-0	RALI 02-QS2 M3 6.750% 02/25/32	08/14/2002	Bear Stearns		1,291,100	1,273,932	4,300	2Z
76110G-XG-1	RALI 02-QS3 M3 6.750% 03/25/32	08/14/2002	Bear Stearns		3,827,533	3,779,842	12,757	2Z
76110G-YT-2	RALI 02-QS5 M3 6.750% 04/25/32	08/14/2002	Bear Stearns		2,130,118	2,105,364	7,106	2Z
76111J-CQ-5	RFMSI 01-S20 M3 6.750% 09/25/31	08/08/2002	Bear Stearns		1,428,438	1,383,894	3,114	2Z
76111J-DS-0	RFMSI 01-S22 M3 6.750% 09/25/31	08/08/2002	Bear Stearns		2,046,083	1,982,278	4,460	2Z
76111J-NV-2	RFMSI 02-S3 M2 6.000% 02/25/17	07/31/2002	Bank of America		509,234	497,079	331	1PE
76111J-SC-9	RFMSI 02-S8 M2 6.000% 05/25/17	07/31/2002	Bank of America		513,140	501,618	334	1PE
76111J-UN-2	RFMSI 02-S9 M2 6.000% 07/25/17	07/31/2002	Bank of America		413,125	404,297	270	1PE

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
76111J-VX-9	RFMSI 02-S11 M1 5.750% 08/25/17	08/20/2002	Bank of America		1,352,629	1,310,152	5,859	1PE
76111J-VY-7	RFMSI 02-S11 M2 5.750% 08/25/17	08/20/2002	Bank of America		411,438	403,139	1,803	1PE
76111J-WQ-3	RFMSI 02-S14 M1 5.500% 09/25/17	09/24/2002	Morgan Stanley Dean Witter		1,373,547	1,324,100	5,867	1PE
76111J-WR-1	RFMSI 02-S14 M2 5.500% 09/25/17	09/24/2002	Morgan Stanley Dean Witter		417,405	407,100	1,804	1PE
76111J-WS-9	RFMSI 02-S14 M3 5.500% 09/25/17	09/24/2002	Morgan Stanley Dean Witter		300,673	305,300	1,353	2Z
78442F-AB-4	SLM Corp Nt 5.125% 08/27/12	08/20/2002	CSFB		2,979,180	3,000,000		1PE
786514-BE-8	Safeway Inc Nt 4.800% 07/16/07	07/11/2002	Various		9,967,750	10,000,000		2PE
811054-AC-9	E.W. Scripps Co Nt 5.750% 07/15/12	07/16/2002	Merrill Lynch		2,911,397	2,900,000	7,874	1PE
81169P-AA-9	Seabulk Intl Inc Nt 12.500% 06/30/07	09/24/2002	Raymond James Associates		7,452,847	7,211,130	217,836	4Z
848497-AA-1	Spieker Pptys Inc Nt 7.125% 07/01/09	07/19/2002	UBS Warburg		5,373,050	5,000,000	22,760	2
852060-AS-1	Sprint Cap Corp Nt 8.375% 03/15/12	07/10/2002	Tax Free Exchange		3,994,255	4,000,000	107,944	2
852060-AT-9	Sprint Cap Corp Nt 8.750% 03/15/32	07/10/2002	Tax Free Exchange		6,463,899	6,500,000	183,264	2PE
857689-AF-0	Stations Casino Nt 9.750% 04/15/07	09/27/2002	Various		16,353,533	15,702,000	682,860	4Z
86358R-V7-9	SASC 02-13 B1 6.750% 07/25/32	08/07/2002	Lehman		9,937,518	9,586,994	19,773	1PE
911760-BG-0	VENDE 92-2 Z 7.250% 09/15/22	09/01/2002	Interest Capitalization		419,210	419,210		1Z
925524-AT-7	Viacom Nt 5.625% 08/15/12	08/21/2002	DB Alex Brown		4,992,600	5,000,000		1PE
939335-7L-3	WAMU 02-S5 B2 6.389% 09/25/32	08/01/2002	Goldman Sachs		2,816,734	2,821,142	2,503	1PE
939335-E6-8	WAMU 02-MS1 2A7 6.250% 10/25/13	07/23/2002	McDonald		5,953,592	5,754,000	24,974	1PE
94976S-AJ-0	WFMBS 02-13 B2 6.000% 06/25/17	07/31/2002	Bank of America		556,545	544,507	363	1PE
94978T-BM-8	WFMBS 02-8 2B1 6.000% 05/25/17	08/06/2002	Merrill Lynch		2,122,846	2,069,492	2,759	1PE
94978T-BN-6	WFMBS 02-8 2B2 6.000% 05/25/17	08/06/2002	Merrill Lynch		873,637	861,223	1,148	1PE
94978V-AE-2	WFMBS 02-11 B2 6.000% 05/25/17	07/31/2002	Bank of America		568,109	555,375	370	1PE
94979G-AG-9	WFMBS 02-16 B1 5.750% 10/25/17	08/13/2002	Bank of America		2,192,927	2,104,000	8,737	1PE
94979G-AH-7	WFMBS 02-16 B2 5.750% 10/25/17	08/13/2002	Bank of America		619,546	601,000	2,496	1PE
94979G-AJ-3	WFMBS 02-16 B3 5.750% 10/25/17	08/13/2002	Bank of America		596,586	601,000	2,496	2Z
96218P-AL-4	Weyerhaeuser Real Estat 5.640% 09/17/09	09/10/2002	DB Alex Brown		5,000,000	5,000,000		2
	United States				470,601,509	459,604,295	4,266,966	XXX
Foreign								
780097-AL-5	Royal Bk of Scotland Nt 5.000% 10/01/14	09/25/2002	Bank of America		6,973,190	7,000,000		1PE
	Foreign				6,973,190	7,000,000	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				477,574,699	466,604,295	4,266,966	XXX
6099997.	Total - Bonds - Part 3				515,224,085	504,080,682	4,437,733	XXX
6099998.	Total - Bonds - Summary Item for Bonds Bought and Sold This Quarter				162,901,762	162,028,595	1,806,909	XXX
6099999.	Total - Bonds				678,125,847	666,109,277	6,244,642	XXX
Common Stocks - Banks, Trust and Insurance Companies								
United States								
025816-10-9	American Express Co CS	09/17/2002	Jeffries	2,900.000	98,941			L
534187-10-9	Lincoln National Corp C	07/22/2002	Equitable Securities Corp	2,300.000	78,338			L
	United States				177,279	XXX	0	XXX
6799999.	Total - Common Stocks - Banks, Trust & Ins. Cos.				177,279	XXX	0	XXX
Common Stocks - Industrial and Miscellaneous								
United States								
00184A-10-5	AOL Time Warner CS	09/18/2002	Various	25,500.000	328,457			L
001957-10-9	AT&T CS	07/18/2002	Equitable Securities Corp	14,200.000	147,105			L
032511-10-7	Anadarko Petroleum Corp	09/18/2002	Equitable Securities Corp	1,400.000	60,704			L
110122-10-8	Bristol Meyers Squibb C	07/10/2002	Prudential	10,400.000	248,566			L
20825C-10-4	ConocoPhillips CL B	09/05/2002	Conversion	4,536.000	239,455			L
224044-10-7	Cox Communications Inc	07/10/2002	Merrill Lynch	7,000.000	194,833			L
247361-10-8	Delta Airlines CS	07/08/2002	Equitable Securities Corp	4,400.000	85,213			L
589331-10-7	Merck & Co CS	09/17/2002	Various	2,900.000	142,874			L
	United States				1,447,207	XXX	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				1,447,207	XXX	0	XXX
Common Stocks - Parent, Subsidiaries and Affiliates								
United States								

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
142143-79-1	SMFI Pinnacle Russell 2	09/12/2002	Direct	1,046.000	42,476			UZ
	United States				42,476	XXX	0	XXX
6999999.	Total - Common Stocks - Parent, Subsidiaries and Affiliates				42,476	XXX	0	XXX
7099997.	Total - Common Stocks - Part 3				1,666,962	XXX	0	XXX
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter				169,823	XXX		XXX
7099999.	Total - Common Stocks				1,836,785	XXX	0	XXX
7199999.	Total - Preferred and Common Stocks				1,836,785	XXX	0	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				679,962,632	XXX	6,244,642	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....1.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
Bonds - U.S. Government																
36202B-UQ-6	GNMA II 1491 10.500% 10/20/20	09/01/2002	Paydown		196	196	201	196	(5)				0	3		1
362093-AN-6	GNMA 60313 11.500% 05/15/13	08/01/2002	Paydown		37,082	37,082	39,209	37,082	(1,606)				0	709		1
36214W-DV-4	GNMA 118116 13.500% 08/15/14	09/01/2002	Paydown		176	176	197	176	(17)				0	4		1
36214W-XZ-3	GNMA II 118696 13.000% 12/20/14	09/01/2002	Paydown		267	267	267	267	1				0	6		1
36219S-WM-7	GNMA 258152 10.500% 08/15/18	09/01/2002	Paydown		145	145	150	145	(5)				0	3		1
36220S-HD-1	GNMA 286528 11.000% 05/15/05	09/01/2002	Paydown		857	857	887	857	(12)				0	16		1
36221K-H2-1	GNMA GPM 908349 9.750% 12/15/16	09/01/2002	Paydown		1,058	1,058	1,064	1,058	(5)				0	17		1
0399999.	Total - Bonds - U.S. Government				39,781	39,781	41,975	39,781	(1,649)	0	0	0	0	758	0	XXX
Bonds - Special Revenue and Special Assessment																
Tennessee																
586120-BK-2	Ind Dev Bd Cty Memphis 10.360% 08/01/15	08/01/2002	Redemption 100.0000		142,255	142,255	167,963	142,255	(17,652)				0	3,221		2
	Tennessee				142,255	142,255	167,963	142,255	(17,652)	0	0	0	0	3,221	0	XXX
American Samoa																
745271-TB-2	Puerto Rico Ind Med Fac 7.500% 08/01/11	08/06/2002	Autranet		254,688	250,000	276,250	257,447	(293)			(2,759)	(2,759)	9,792		1Z
	American Samoa				254,688	250,000	276,250	257,447	(293)	0	0	(2,759)	(2,759)	9,792	0	XXX
United States																
313401-JJ-1	FHLMC 170023 12.750% 02/01/10	07/01/2002	Paydown		109	109	109	109	1				0	1		1
31340M-VW-2	FHLMC 181529 12.750% 08/01/10	09/01/2002	Paydown		56	56	56	56					0	1		1
31342M-BJ-1	FHLMC TPM 730041 9.500% 04/01/05	09/01/2002	Paydown		3,499	3,499	3,438	3,499	49				0	53		1
31342M-C2-7	FHLMC TPM 730089 10.000% 05/01/05	09/01/2002	Paydown		582	582	578	582	6				0	10		1
31342M-C9-2	FHLMC TPM 730096 10.000% 07/01/05	09/01/2002	Paydown		3,253	3,253	3,239	3,253	29				0	58		1
31342M-CK-7	FHLMC TPM 730074 10.000% 05/01/05	09/01/2002	Paydown		305	305	302	305	3				0	5		1
31342M-CM-3	FHLMC TPM 730076 9.500% 06/01/05	09/01/2002	Paydown		1,037	1,037	1,019	1,037	15				0	16		1
31342M-DJ-9	FHLMC TPM 730105 10.000% 07/01/05	09/01/2002	Paydown		14,368	14,368	14,350	14,368	107				0	242		1
31343C-EC-4	FHLMC 271931 9.750% 10/01/10	09/01/2002	Paydown		14,871	14,871	14,629	14,871	225				0	179		1
31347X-T3-8	FHLMC 539570 10.000% 09/01/19	09/01/2002	Paydown		55	55	55	55					0	1		1
31350Q-R4-7	FHLMC TPM 735007 9.500% 01/01/05	09/01/2002	Paydown		1,239	1,239	1,239	1,239					0	20		1
31350Q-RY-1	FHLMC TPM 735003 9.500% 12/01/04	09/01/2002	Paydown		866	866	870	866	5				0	14		1
31350Q-SC-8	FHLMC TPM 735015 10.000% 06/01/05	09/01/2002	Paydown		10,752	10,752	10,712	10,752	92				0	202		1
31350Q-SM-6	FHLMC TPM 735024 9.500% 01/01/06	09/01/2002	Paydown		1,456	1,456	1,480	1,456	(3)				0	25		1
31359T-7K-8	FNR 99-20 A3 85.021% 04/25/29	09/25/2002	Paydown		80,789	80,789	100,759	80,789	(17,527)				0	(82,163)		1
313627-BY-6	FNMA 80155 10.000% 08/01/10	09/01/2002	Paydown		3,920	3,920	4,014	3,920	(62)				0	78		1
31363C-MD-8	FNMA 84956 10.500% 11/01/04	09/01/2002	Paydown		34,781	34,781	35,694	34,781	(171)				0	599		1
31363T-SS-2	FNMA 98629 12.000% 07/01/05	09/01/2002	Paydown		1,238	1,238	1,331	1,238	(34)				0	25		1
31364H-J8-1	FNS 265-2 9.000% 03/01/24	09/01/2002	Various		(223,718)							(223,718)	(223,718)			1
31364H-J8-1	FNS 265-2 9.000% 03/01/24	09/01/2002	Paydown										0	(51,984)		1
31369H-2U-5	FNMA 211487 6.500% 04/01/23	09/01/2002	Paydown		1,243	1,243	1,200	1,243	40				0	14		1
31385J-CQ-9	FNCI PL 545579 4.500% 03/01/17	09/01/2002	Paydown		131,225	131,225	122,039	131,225	9,139				0	992		1
31387C-U3-3	FNARM PL 580302 6.183% 07/01/12	09/03/2002	McDonald		26,821,608	25,961,629	26,359,167	26,357,363	(8,759)			464,246	464,246	508,251		1
31387C-U3-3	FNARM PL 580302 6.183% 07/01/12	09/01/2002	Paydown		4,576,933	4,576,933	4,647,017	4,576,933	(71,310)				0	56,717		1
31388K-H3-9	FNCL PL 606950 6.500% 10/01/31	09/01/2002	Paydown		575,531	575,531	584,974	575,531	(9,474)				0	8,822		1
31388W-W9-3	FNCI PL 617272 6.000% 01/01/17	09/01/2002	Paydown		1,408,539	1,408,539	1,419,653	1,408,539	(11,066)				0	16,416		1
31389P-LB-4	FNCI PL 631322 5.500% 02/01/17	09/01/2002	Paydown		948,440	948,440	939,548	948,440	8,854				0	9,685		1
	U.S.				34,412,977	33,776,716	34,267,472	34,172,450	(99,841)	0	0	240,528	240,528	468,279	0	XXX
	United States				34,809,920	34,168,971	34,711,685	34,572,152	(117,786)	0	0	237,769	237,769	481,292	0	XXX
3199999.	Total - Bonds - Special Revenue & Assessment				34,809,920	34,168,971	34,711,685	34,572,152	(117,786)	0	0	237,769	237,769	481,292	0	XXX
Bonds - Public Utilities																
United States																
59753#-AB-7	Midland Fdg Nt 11.000% 07/23/02	07/23/2002	Redemption 100.0000		565,934	565,934	618,510	565,934	(886)				0	31,144		2
60467P-AG-9	Mirant Americas Nt 7.625% 05/01/06	09/24/2002	CSFB		877,500	1,500,000	1,500,000	1,500,000				(622,500)	(622,500)	46,385		3

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
629377-AA-0	NRG Energy Inc Nt 7.625% 02/01/06	09/30/2002	Basis Adjustment			1,500,000	1,096,095	1,118,542	7,156			(1,118,542)	(1,118,542)			5
629377-AD-4	NRG Energy Inc Sr Nt 7.500% 06/15/07	09/30/2002	Basis Adjustment			5,000,000	4,110,100	4,026,364	(20,725)			(4,026,364)	(4,026,364)			5
682678-G#-8	Oneok Sr Nt 8.440% 01/31/04	08/26/2002	Call 109.0070		3,270,210	3,000,000	3,000,000	3,000,000				270,210	270,210	144,667		2
697927-AA-9	Panda-Rosemary 1st Mtg 8.625% 02/15/16	08/15/2002	Redemption 100.0000		84,744	84,744	84,744	84,744					0	1,829		3
829809-AD-4	Sithe/Indep Fndg SF Nt 7.900% 12/30/02	07/01/2002	Various		(29,326)	(29,326)	(31,415)	(29,326)	(1,606)				0			3Z
880314-AA-7	Tenaska Washington Part 6.790% 09/23/11	09/23/2002	Redemption 100.0000		185,185	185,185	185,185	185,185					0	6,287		2
98155K-AH-5	Worldcom Inc Sr Nt 6.400% 08/15/05	09/30/2002	Basis Adjustment			3,750,000	112,500	113,316	816			(113,316)	(113,316)			6
	United States				4,954,247	15,556,537	10,675,719	10,564,759	(15,245)	0	0	(5,610,512)	(5,610,512)	230,312	0	XXX
3899999.	Total - Bonds - Public Utilities				4,954,247	15,556,537	10,675,719	10,564,759	(15,245)	0	0	(5,610,512)	(5,610,512)	230,312	0	XXX
Bonds - Industrial and Miscellaneous																
United States																
00077B-B5-1	AMAC 01-8 2M 6.272% 01/25/17	09/01/2002	Paydown		19,411	19,411	19,256	19,411	151				0	201		1PE
00077B-B8-5	AMAC 01-8 2B2 6.272% 01/25/17	09/01/2002	Paydown		5,164	5,164	4,901	5,164	251				0	53		2
00077B-C9-2	AMAC 01-8 2B1 6.272% 01/25/17	09/01/2002	Paydown		6,467	6,467	6,345	6,467	117				0	67		1PE
00077B-E7-4	AMAC 02-1 IIM 6.000% 02/25/17	09/01/2002	Paydown		6,337	6,337	6,283	6,337	54				0	63		1PE
00077B-E8-2	AMAC 02-1 IIB1 6.000% 02/25/17	09/01/2002	Paydown		2,636	2,636	2,578	2,636	57				0	26		1PE
00077B-G5-6	AMAC 02-2 M 6.000% 03/25/17	09/01/2002	Paydown		9,281	9,281	9,197	9,281	83				0	93		1PE
00077B-G6-4	AMAC 02-2 B1 6.000% 03/25/17	09/01/2002	Paydown		4,210	4,210	4,115	4,210	94				0	42		1PE
00077B-J2-0	AMAC 02-3 M 6.000% 04/25/17	09/01/2002	Paydown		10,113	10,113	10,019	10,113	93				0	101		1PE
00077B-J3-8	AMAC 02-3 B1 6.000% 04/25/17	09/01/2002	Paydown		4,602	4,602	4,496	4,602	104				0	46		1PE
00077B-WR-0	AMAC 01-5 2M 6.600% 09/25/16	09/01/2002	Paydown		10,254	10,254	10,555	10,254	(275)				0	112		1PE
00105H-AD-8	AFC 93-4B 2A2 6.423% 12/25/23	09/01/2002	Paydown		414,097	414,097	415,212	414,097	(486)				0	(6,211)		1PE
00105H-AH-9	AFC 94-1B 2A2 5.820% 04/25/24	09/01/2002	Paydown		311,179	311,179	314,194	311,179	(2,171)				0	(3,224)		1PE
001546-AC-4	AK Steel Corp Nt 9.125% 12/15/06	07/11/2002	Various		27,891,380	26,675,000	27,985,774	27,891,380	(35,919)				0	175,796		3Z
001957-AY-5	AT&T Nt 6.500% 11/15/06	08/13/2002	Tax Free Exchange		899,870	900,000	899,865	899,870	3				0	14,300		2
001957-AZ-2	AT&T Nt 7.300% 11/15/11	08/13/2002	Various		5,588,514	5,600,000	5,588,008	5,588,514	102				0	99,929		2
001957-BA-6	AT&T Nt 8.000% 11/15/31	08/13/2002	Various		6,017,513	6,000,000	6,017,510	6,017,513	(7)				0	117,333		2
00755W-DN-3	AMLT 97-2 B1 8.050% 06/25/27	09/01/2002	Paydown		51,727	51,727	50,312	51,727	972				0	751		2PE
013817-AF-8	Alcoa Inc Nt 6.000% 01/15/12	07/31/2002	Various		8,336,160	8,000,000	7,957,980	7,960,933	392			375,227	375,227	266,667		1PE
023654-AA-4	America West Air Pass T 6.850% 07/02/09	07/02/2002	Redemption 100.0000		153,881	153,881	153,881	153,881					0	5,270		3
02635P-RG-0	American General Financ 5.875% 07/14/06	08/22/2002	Salomon/Smith Barney		10,455,300	10,000,000	10,151,300	10,122,556	(4,354)			332,744	332,744	215,417		1PE
030287-AG-1	Amer Trans Air 97-1 1A 6.990% 01/15/16	07/15/2002	Redemption 100.0000		18,027	18,027	18,027	18,027					0	315		2PE
039483-AN-2	Archer Daniels Nt 6.750% 12/15/27	08/22/2002	Morgan Stanley Dean Witter		5,297,250	5,000,000	4,780,650	4,784,409	484			512,841	512,841	67,500		1PE
048395-AA-5	Atlantic Coast Airlines 7.200% 01/01/14	07/01/2002	Redemption 100.0000		329,080	329,080	329,080	329,080					0	11,847		2
05535D-AB-0	BCF 96-R1 B2 7.750% 09/25/26	09/01/2002	Paydown		68,515	68,515	59,437	68,515	8,818				0	886		2PE
060505-AL-8	Bank of America Corp Nt 5.250% 02/01/07	07/29/2002	Bank of America		10,358,900	10,000,000	10,108,000	10,105,213	(1,371)			253,687	253,687	263,958		1
060505-AQ-7	Bank of America Corp Nt 6.250% 04/15/12	09/19/2002	Bank of America		5,516,900	5,000,000	4,988,000	4,988,299	164			528,601	528,601	131,944		1PE
060506-2E-1	BOAMS 01-9 2B1 6.500% 09/25/16	09/01/2002	Paydown		10,782	10,782	10,639	10,782	134				0	117		1PE
060506-2F-8	BOAMS 01-9 2B2 6.500% 09/25/16	09/01/2002	Paydown		4,045	4,045	3,947	4,045	90				0	44		1PE
060506-2G-6	BOAMS 01-9 2B3 6.500% 09/25/16	09/01/2002	Paydown		2,704	2,704	2,559	2,704	133				0	29		2
060506-4D-1	BOAMS 01-10 2B1 6.250% 10/25/16	09/01/2002	Paydown		7,421	7,421	7,425	7,421	(2)				0	77		1PE
060506-4E-9	BOAMS 01-10 2B2 6.250% 10/25/16	09/01/2002	Paydown		3,179	3,179	3,146	3,179	31				0	33		1PE
060506-KX-9	BOAMS 99-12 B3 7.500% 11/25/29	09/01/2002	Paydown		2,961	2,961	3,039	2,961	(76)				0	37		1
060506-LN-0	BOAMS 00-1 B3 7.500% 02/25/30	09/01/2002	Paydown		4,099	4,099	4,206	4,099	(104)				0	51		2
060506-MP-4	BOAMS 00-2 B3 7.500% 04/25/30	09/01/2002	Paydown		2,385	2,385	2,447	2,385	(61)				0	30		2
060506-NR-9	BOAMS 00-4 B3 8.000% 08/25/30	09/01/2002	Paydown		2,307	2,307	2,188	2,307	106				0	30		2
060506-PD-8	BOAMS 00-5 B2 7.750% 10/25/30	09/01/2002	Paydown		3,993	3,993	4,133	3,993	(122)				0	43		1PE
060506-RH-7	BOAMS 00-7 B2 7.750% 12/25/30	09/01/2002	Paydown		10,878	10,878	11,259	10,878	(336)				0	141		1PE
060506-S7-8	BOAMS 01-8 IIB1 6.500% 08/25/16	09/01/2002	Paydown		21,067	21,067	20,789	21,067	259				0	229		1PE
060506-S8-6	BOAMS 01-8 IIB2 6.500% 08/25/16	09/01/2002	Paydown		11,344	11,344	11,071	11,344	250				0	123		1PE

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
060506-S9-4	BOAMS 01-8 IIB3 6.500% 08/25/16	09/01/2002	Paydown		6,482	6,482	6,122	6,482	327				0	70		2
060506-T2-8	BOAMS 01-8 3B1 6.750% 08/25/31	09/01/2002	Paydown		7,529	7,529	7,526	7,529	4				0	85		1PE
060506-XG-2	BOAMS 01-4 2B1 6.750% 04/20/31	09/01/2002	Paydown		11,015	11,015	10,630	11,015	359				0	124		1PE
06050H-DR-6	BOAMS 02-2 3B1 6.000% 03/25/17	09/01/2002	Paydown		9,408	9,408	9,277	9,408	129				0	94		1PE
06050H-EP-9	BOAMS 02-3 1A10 6.500% 03/25/32	08/14/2002	Bank of America		25,806,531	24,800,000	25,261,125	25,255,786	(4,888)			550,745	550,745	349,267		1PE
06050H-FB-9	BOAMS 02-3 3B1 6.000% 03/25/17	09/01/2002	Paydown		7,810	7,810	7,695	7,810	114				0	78		1PE
06050H-GT-9	BOAMS 02-4 2B1 6.000% 04/25/17	09/01/2002	Paydown		7,150	7,150	7,042	7,150	107				0	72		1PE
06050H-GU-6	BOAMS 02-4 2B2 6.000% 04/25/17	09/01/2002	Paydown		2,546	2,546	2,480	2,546	66				0	26		1PE
06050H-JB-5	BOAMS 02-5 B1 6.750% 07/20/28	09/01/2002	Paydown		4,512	4,512	4,657	4,512	(145)				0	51		1PE
06423J-AJ-3	BOAMS 01-3 B2 7.000% 04/25/31	09/01/2002	Paydown		8,462	8,462	8,249	8,462	197				0	99		1PE
07384M-KE-1	BSARM 02-3 B1 6.132% 04/25/32	09/01/2002	Paydown		7,399	7,399	7,293	7,399	105				0	76		1PE
07384M-ME-9	BSARM 02-6 B2 5.834% 06/25/32	09/01/2002	Paydown		13,307	13,307	13,033	13,307	268				0	130		1PE
07384Y-DR-4	BSABS 02-AC2 B1 7.000% 04/25/32	09/01/2002	Paydown		20,460	20,460	21,128	20,460	(668)				0	239		1PE
073914-WA-7	BSMSI 97-6 B2 6.710% 03/25/31	09/01/2002	Paydown		30,717	30,717	30,597	30,717	121				0	343		1PE
073919-AD-4	BSSS 96-1 A 12.140% 03/27/26	07/01/2002	Paydown										0	(95,536)		1PE
09774X-AV-4	Bombardier Cap Mortgage 6.475% 03/15/29	09/01/2002	Paydown		221,798	221,798	221,798	221,798					0	2,067		1PE
09774X-BG-6	Bombardier Cap Mortgage 7.850% 12/15/29	09/01/2002	Paydown		120,538	120,538	120,538	120,538					0	(55,071)		1PE
12637K-AB-7	CSK Auto Inc Sr Sub Nt 11.000% 11/01/06	08/16/2002	Various		4,322,310	4,090,000	4,334,201	4,325,456	(4,527)			(3,146)	(3,146)	92,149		4
12637K-AB-7	CSK Auto Inc Sr Sub Nt 11.000% 11/01/06	08/22/2002	Various		3,339,075	3,165,000	3,395,962	3,323,026	(8,397)			16,049	16,049	101,114		4
126671-BX-3	CWL 98-13 B2 6.750% 08/25/28	09/01/2002	Paydown		5,392	5,392	4,606	5,392	630				0	61		2
12669A-Z2-3	CWHL 98-20 B2 6.750% 12/26/28	09/01/2002	Paydown		4,868	4,868	4,145	4,868	586				0	55		1
12669A-ZM-9	CWHL 98-16 B3 6.750% 09/25/28	09/01/2002	Paydown		7,684	7,684	7,801	7,684	(111)				0	86		2
12669B-J8-6	CWALT 01-3 B1 6.750% 04/25/31	09/01/2002	Paydown		4,408	4,408	4,502	4,408	(94)				0	50		1
12669B-LK-6	CWALT 99-A8 B1 8.000% 01/25/30	09/01/2002	Paydown		63,705	63,705	65,696	63,705	(1,870)				0	790		1PE
12669B-LV-2	CWALT 99-2 M 7.500% 01/25/29	07/24/2002	UBS Warburg		16,600,712	15,838,485	15,367,043	15,438,579	2,348			1,162,133	1,162,133	191,330		1PE
12669B-LV-2	CWALT 99-2 M 7.500% 01/25/29	07/01/2002	Paydown		24,404	24,404	23,678	24,404	620				0	152		1PE
12669B-N7-3	CWALT 01-6 B1 6.919% 04/25/31	09/01/2002	Paydown		21,347	21,347	21,090	21,347	371				0	(63,461)		1PE
12669B-RR-5	CWALT 00-3 B2 8.000% 07/25/30	07/25/2002	UBS Warburg		2,554,346	2,498,138	2,370,597	2,384,596	650			169,750	169,750	32,753		2
12669B-RR-5	CWALT 00-3 B2 8.000% 07/25/30	07/01/2002	Paydown		1,900	1,900	1,803	1,900	87				0	13		2
12669C-S6-8	CWHL 02-7 M 7.000% 08/25/32	08/06/2002	JP Morgan		10,593,176	9,986,202	10,316,995	10,314,068	(2,692)			279,107	279,107	132,002		1PE
12669C-S6-8	CWHL 02-7 M 7.000% 08/25/32	09/01/2002	Paydown		22,200	22,200	22,936	22,200	(735)				0	302		1PE
12669C-VS-6	CWHL 02-3 CM 6.000% 05/25/17	09/01/2002	Paydown		35,242	35,242	34,432	35,242	793				0	338		1PE
12669C-VT-4	CWHL 02-3 CB1 6.000% 05/25/17	09/01/2002	Paydown		13,216	13,216	12,769	13,216	437				0	127		1PE
12669C-VU-1	CWHL 02-3 CB2 6.000% 05/25/17	09/01/2002	Paydown		8,810	8,810	8,258	8,810	539				0	84		2
141781-AP-9	Cargill Inc Nt 6.375% 06/01/12	07/31/2002	Salomon/Smith Barney		7,256,060	7,000,000	6,981,520	6,981,965	240			274,095	274,095	109,083		1
16117P-BE-9	Charter Comm Hldgs Nt 9.625% 11/15/09	07/01/2002	Tax Free Exchange		1,490,306	1,500,000	1,489,515	1,490,306					0	18,448		4
161549-AA-8	CFNIM 02-1 A 8.500% 05/25/31	09/01/2002	Paydown		1,451,806	1,451,806	1,439,556	1,451,806	12,024				0	25,668		2PE
16162T-H4-1	CHASE 02-S2 B1 6.000% 02/25/17	09/01/2002	Paydown		8,583	8,583	8,257	8,583	312				0	86		1PE
16162T-H5-8	CHASE 02-S2 B2 6.000% 02/25/17	09/01/2002	Paydown		5,158	5,158	4,801	5,158	342				0	52		2
16162T-H9-0	CHASE 02-S2 M 6.000% 02/25/17	09/01/2002	Paydown		30,919	30,919	30,078	30,919	807				0	310		1PE
16162T-LY-0	CHASE 99-S8 B2 6.750% 07/25/29	09/01/2002	Paydown		8,277	8,277	8,172	8,277	104				0	93		1PE
16162T-P9-1	CHASE 02-S5 M 6.000% 03/25/17	09/01/2002	Paydown		14,703	14,703	14,551	14,703	153				0	147		1PE
16162T-PE-0	CHASE 99-S11 B2 6.750% 09/25/29	09/01/2002	Paydown		4,928	4,928	4,870	4,928	58				0	56		1PE
16162T-Q2-5	CHASE 02-S5 B1 6.000% 03/25/17	09/01/2002	Paydown		5,251	5,251	5,139	5,251	111				0	53		1PE
16162T-Q3-3	CHASE 02-S5 B2 6.000% 03/25/17	09/01/2002	Paydown		3,151	3,151	2,981	3,151	164				0	32		2
16162T-VH-6	CHASE 00-S6 B2 7.750% 08/25/30	09/01/2002	Paydown		2,186	2,186	2,251	2,186	(65)				0	27		2Z
16162T-W2-8	CHASE 02-S6 B1 6.304% 05/25/32	09/01/2002	Paydown		9,751	9,751	9,593	9,751	158				0	103		1PE
16162T-XD-3	CHASE 01-S1 B1 7.250% 02/25/31	09/01/2002	Paydown		6,212	6,212	6,076	6,212	127				0	74		1PE
16162T-XE-1	CHASE 01-S1 B2 7.250% 02/25/31	09/01/2002	Paydown		2,701	2,701	2,794	2,701	(92)				0	32		2Z
16162T-XN-1	CHASE 01-S3 M 6.500% 07/25/16	09/01/2002	Paydown		8,999	8,999	8,764	8,999	209				0	98		1PE
16162T-XP-6	CHASE 01-S3 B1 6.500% 07/25/16	09/01/2002	Paydown		5,287	5,287	5,091	5,287	178				0	57		1PE

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
16162T-XQ-4	CHASE 01-S3 B2 6.500% 07/25/16	09/01/2002	Paydown		1,057	1,057	990	1,057	63				0	11		2
166754-AD-3	Chevron Phillips Nt 5.375% 06/15/07	09/27/2002	Various		4,483,032	4,500,000	4,482,215	4,483,032	734				0	64,500		2PE
17248R-AA-4	Cingular Wireless Nt 5.625% 12/15/06	09/09/2002	Tax Free Exchange		1,744,508	1,750,000	1,743,665	1,744,508	218				0	22,969		1PE
17248R-AD-8	Cingular Wireless Nt 6.500% 12/15/11	09/06/2002	Various		5,814,386	5,750,000	5,816,778	5,814,386	(943)				0	84,094		1
17248R-AG-1	Cingular Wireless Nt 7.125% 12/15/31	09/06/2002	Tax Free Exchange		1,979,868	2,000,000	1,979,700	1,979,868	38				0	32,063		1PE
172921-WG-9	CMSI 92-13 B 7.500% 07/25/07	09/01/2002	Paydown										0	(4,345)		1
172953-6B-2	CMSI 02-3 B1 6.167% 03/25/32	09/01/2002	Paydown		36,526	36,526	34,768	36,526	1,723				0	377		1PE
172953-6C-0	CMSI 02-3 B2 6.167% 03/25/32	09/01/2002	Paydown		16,801	16,801	15,787	16,801	1,478				0	(36,547)		1PE
172953-F4-8	CMSI 01-6 B1 6.500% 05/25/29	09/01/2002	Paydown		13,220	13,220	12,625	13,220	556				0	143		1PE
172953-H9-5	CMSI 01-8 M 6.250% 05/25/16	09/01/2002	Paydown		15,177	15,177	14,727	15,177	406				0	158		1PE
172953-J2-8	CMSI 01-8 B1 6.250% 05/25/16	09/01/2002	Paydown		8,853	8,853	8,496	8,853	321				0	92		1PE
172953-J3-6	CMSI 01-8 B2 6.250% 05/25/16	09/01/2002	Paydown		7,588	7,588	7,338	7,588	239				0	79		2
172953-LP-4	CMSI 99-3 B2 6.500% 05/25/29	09/01/2002	Paydown		4,777	4,777	4,650	4,777	126				0	52		1
172953-P4-7	CMSI 01-11 M 6.250% 06/25/16	09/01/2002	Paydown		25,523	25,523	24,984	25,523	492				0	266		1PE
172953-P5-4	CMSI 01-11 B1 6.250% 06/25/16	09/01/2002	Paydown		9,289	9,289	8,996	9,289	266				0	97		1PE
172953-P6-2	CMSI 01-11 B2 6.250% 06/25/16	09/01/2002	Paydown		9,289	9,289	8,759	9,289	478				0	97		2
172953-PX-3	CMSI 99-7 B1 7.000% 09/25/29	09/01/2002	Paydown		6,971	6,971	6,765	6,971	186				0	81		1PE
172953-PY-1	CMSI 99-7 B2 7.000% 09/25/29	09/01/2002	Paydown		3,690	3,690	3,687	3,690	3				0	43		1PE
178780-AQ-5	CITYSCAPE 97-3 M2 7.840% 07/25/18	09/01/2002	Paydown		235,847	235,847	235,737	235,847	693				0	3,153		1PE
21075W-EG-6	Contimortgage 1997-1 M2 7.670% 03/15/28	09/15/2002	Various		20,649	20,649	20,649	20,649					0	5,471		5
231907-FT-8	Disney Tr Certs 96-403 7.200% 01/10/07	07/10/2002	Redemption 100.0000		248,497	248,497	248,333	248,497	91				0	8,946		2PE
23321P-XX-1	DLJMA 96-Q4 B1 7.250% 03/25/26	07/01/2002	Paydown										0	(592)		2PE
23333R-AA-8	DTE Burns Harbor 6.570% 01/30/03	07/30/2002	Redemption 100.0000		460,000	460,000	460,000	460,000					0	15,111		3
235863-AA-5	Danbury Bldg Accpt Crp 7.860% 11/01/02	09/01/2002	Various		310,250	310,250	311,609	310,250	(59)				0	4,073		2
247367-AS-4	Delta Airlns 01-1 6.619% 03/18/11	09/18/2002	Redemption 100.0000		180,516	180,516	180,516	180,516					0	5,974		1
252567-AA-0	Diamond Cable Commun Co 13.250% 09/30/04	09/30/2002	Various			2,500,000	337,500	337,500				(337,500)	(337,500)			5
25500P-AE-6	DITECH 97-1 M1 7.250% 01/15/24	09/01/2002	Paydown		964,817	964,817	979,289	964,817	(6,483)				0	13,135		1PE
25500P-AP-1	DITECH 98-1 M1 7.250% 10/15/20	09/15/2002	Paydown		866,046	866,046	865,644	866,046	249				0	10,439		1PE
25746U-AJ-8	Dominion Resources Nt 6.250% 06/30/12	09/09/2002	UBS Warburg		4,191,760	4,000,000	3,992,600	3,992,724	122			199,036	199,036	52,083		2
291701-AR-1	Empire Funding 97-2 M2 8.030% 09/25/23	09/01/2002	Paydown		688,908	688,908	688,585	688,908	1,820				0	9,821		2PE
291701-BC-3	Empire Funding 97-3 B1 7.750% 04/25/23	09/01/2002	Paydown		240,209	240,209	240,072	240,209	680				0	3,125		2PE
291701-BX-7	Empire Funding 97-5 B1 8.490% 04/25/24	09/01/2002	Paydown		171,754	171,754	174,760	171,754	(1,125)				0	2,624		2PE
302471-AN-7	FMAC 97-A D 8.140% 04/15/19	09/01/2002	Paydown		61,050	61,050	61,956	61,050	(619)				0			6
302471-AN-7	FMAC 97-A D 8.140% 04/15/19	09/30/2002	Redemption 0.0056		5	88,950	90,270	88,950	(902)			(88,945)	(88,945)			6
3133T5-TD-5	FHLMC 1740 E 0.000% 02/15/24	08/01/2002	JP Morgan		4,280,618	5,069,569	3,900,400	4,013,441	22,234			267,177	267,177			1
3133T5-TD-5	FHLMC 1740 E 0.000% 02/15/24	08/01/2002	Paydown		309,756	309,756	238,319	309,756	65,889				0			1
317928-AA-7	Finova Group Nt 7.500% 11/15/09	09/06/2002	Various		647,500	2,000,000	1,527,500	1,564,016	904,016			(916,516)	(916,516)	48,333		5
32051D-AY-8	FHASI 00-2 B2 7.750% 06/25/30	09/01/2002	Paydown		5,384	5,384	5,559	5,384	(175)				0	70		1PE
32051D-MG-4	FHASI 02-3 B1 6.417% 06/25/32	08/08/2002	Bear Stearns		5,469,202	5,361,963	5,449,095	5,448,054	(873)			21,149	21,149	68,816		1Z
32051D-MG-4	FHASI 02-3 B1 6.417% 06/25/32	08/01/2002	Paydown		13,350	13,350	13,567	13,350	(217)				0	107		1Z
32051D-MH-2	FHASI 02-3 B2 6.417% 06/25/32	09/01/2002	Paydown		7,609	7,609	7,632	7,609	(23)				0	81		1PE
32051D-NB-4	FHASI 02-4 B1 6.423% 07/30/32	07/01/2002	UBS Warburg		4,824,887	4,792,500	4,824,887	4,824,887					0	24,795		1Z
32051D-NC-2	FHASI 02-4 B2 6.423% 07/30/32	07/01/2002	UBS Warburg		1,762,104	1,775,000	1,762,104	1,762,104					0	9,183		1PE
32051D-ND-0	FHASI 02-4 B3 6.423% 07/30/32	07/01/2002	UBS Warburg		1,347,835	1,420,000	1,347,835	1,347,835					0	7,347		2Z
33762S-AA-5	FPLUS 1998-A 8.500% 04/15/28	09/15/2002	Paydown		485,704	485,704	483,503	485,704	178				0			2
337925-BQ-3	FPLUS 97-2 B1 7.930% 04/10/23	09/01/2002	Paydown		680,424	680,424	680,111	680,424	870				0	9,104		2PE
345397-SU-8	Ford Motor Cr Co Nt 7.600% 08/01/05	08/20/2002	Autranet		10,153,800	10,000,000	10,511,300	10,383,727	(17,236)			(229,927)	(229,927)	426,444		2
36157B-AM-2	GECMS 00-1 B1 7.500% 12/25/30	09/01/2002	Paydown		9,088	9,088	9,428	9,088	(331)				0	113		1PE
36157N-LS-1	GECMS 00-10 B2 7.750% 09/25/30	09/01/2002	Paydown		5,007	5,007	4,670	5,007	300				0	65		2
36157R-7N-9	GECMS 99-20 B2 7.250% 12/25/29	09/01/2002	Paydown		4,284	4,284	4,355	4,284	(69)				0	52		1PE

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
36157R-G9-0	GECMS 99-3 B2 6.500% 05/25/29	09/01/2002	Paydown		7,180	7,180	6,995	7,180	182				0	77		1PE
36158G-HU-5	GECMS 00-3 B2 7.000% 03/25/15	09/01/2002	Paydown		7,150	7,150	7,316	7,150	(165)				0	84		2Z
36185N-AT-7	GMACM 99-J1 B1 6.750% 08/25/29	09/01/2002	Paydown		8,544	8,544	8,631	8,544	(84)				0	96		1
36185N-CF-5	GMACM 00-J1 M3 7.500% 05/25/30	09/01/2002	Paydown		3,316	3,316	3,445	3,316	(127)				0	41		2Z
36185N-CZ-1	GMACM 00-J2 M3 7.750% 08/25/30	09/01/2002	Paydown		1,951	1,951	1,827	1,951	111				0	25		2
36185N-SK-7	GMACM 02-J3 M1 6.000% 05/25/17	09/01/2002	Paydown		18,041	18,041	17,514	18,041	510				0	180		1PE
36185N-SL-5	GMACM 02-J3 M2 6.000% 05/25/17	09/01/2002	Paydown		6,439	6,439	6,182	6,439	249				0	64		1PE
36185N-SM-3	GMACM 02-J3 M3 6.000% 05/25/17	09/01/2002	Paydown		3,864	3,864	3,589	3,864	265				0	39		2
36229R-BR-9	GSR 02-2 B2 6.864% 05/25/32	09/01/2002	Paydown		27,584	27,584	27,119	27,584	568				0	(68,793)		1PE
36877P-AA-6	General American Railca 6.210% 09/20/20	09/20/2002	Various		61,673	61,673	61,673	61,673					0	704		1
370334-AS-3	General Mills Inc Nt 6.000% 02/15/12	09/09/2002	Autranet		5,284,900	5,000,000	4,983,400	4,984,026	233			300,874	300,874	167,500		2PE
370425-RT-9	GMAC Nt 6.750% 01/15/06	08/20/2002	Autranet		5,162,500	5,000,000	5,126,850	5,110,505	(4,243)			51,995	51,995	204,375		1
370425-RW-2	GMAC Nt 6.125% 09/15/06	08/20/2002	Autranet		4,057,720	4,000,000	3,990,120	3,991,790	254			65,930	65,930	107,528		2
373872-AC-4	GACC 97-1 A 7.950% 08/28/30	09/01/2002	Paydown		280,913	280,913	266,867	280,913	15,380				0	(32,660)		2
38141G-AD-6	Goldman Sachs Group Inc 7.350% 10/01/09	09/03/2002	DB Alex Brown		5,629,850	5,000,000	5,248,150	5,236,363	(4,785)			393,487	393,487	158,229		1
44472#-AB-9	Huish Detergents 1st Mt 9.267% 04/01/10	09/01/2002	Various		76,460	76,460	76,460	76,460					0	1,153		2
44926M-BH-2	ICIFC 97-2 B1 8.000% 07/25/28	09/01/2002	Paydown		248,837	248,837	258,324	248,837	(7,108)				0	3,608		1PE
45254T-LL-6	IMSA 02-2 M1 6.500% 04/25/33	09/01/2002	Paydown		13,836	13,836	13,916	13,836	(80)				0	150		1PE
45321T-AJ-2	Impsat Fiber Net Nt 13.750% 02/15/05	09/24/2002	Prudential		5,000	500,000	10,000	10,000				(5,000)	(5,000)			6
48594*-AB-7	Federal Mogul Sec SF 17.500% 12/31/06	09/01/2002	Various		108	108	158	108	(40,681)				0			5
49228R-AC-7	Kern River Funding Nt 6.676% 07/31/16	09/30/2002	Various		53,922	53,922	54,069	53,922	(138)				0	600		1
502413-AC-1	L-3 Communications Corp 10.375% 05/01/07	07/25/2002	Various		5,606,520	5,330,000	5,631,358	5,607,514	(23,844)			(994)	(994)	129,030		3
52518R-AU-0	LSSC 00-2 A 7.500% 10/25/19	09/01/2002	Paydown		263,699	263,699	263,699	263,699					0	(126,756)		1PE
52519S-AD-5	LABMH 01-B A4 5.270% 09/15/18	07/31/2002	Lehman		7,150,938	7,000,000	6,997,813	6,998,090	41			152,847	152,847	51,236		1PE
53184N-AM-8	Life Financial 97-3 M1 7.760% 04/25/24	09/01/2002	Paydown		446,902	446,902	446,687	446,902	1,336				0	5,883		1PE
544565-AA-2	City of LA Fire Safty 1 8.480% 09/02/15	09/02/2002	Redemption 100.0000		110,604	110,604	110,604	110,604					0	4,690		1
55265K-BB-4	MASTR 01-2 B1 6.250% 11/25/16	09/01/2002	Paydown		24,337	24,337	24,746	24,337	(375)				0	254		1PE
55265K-BC-2	MASTR 01-2 B2 6.250% 11/25/16	09/01/2002	Paydown		7,609	7,609	7,650	7,609	(36)				0	79		1PE
55265K-BD-0	MASTR 01-2 B3 6.250% 11/25/16	09/01/2002	Paydown		4,098	4,098	4,007	4,098	168				0	(5,668)		2Z
55265K-CE-7	MASTR 01-3 B1 6.016% 01/25/32	09/01/2002	Paydown		33,451	33,451	32,333	33,451	1,084				0	336		1PE
55265K-CF-4	MASTR 01-3 B2 6.016% 01/25/32	09/01/2002	Paydown		15,206	15,206	14,413	15,206	751				0	153		1PE
55265K-CG-2	MASTR 01-3 B3 6.016% 01/25/32	09/01/2002	Paydown		9,123	9,123	8,310	9,123	787				0	92		2
55265K-CS-6	MASTR 02-1 B1 6.000% 02/25/17	09/01/2002	Paydown		24,545	24,545	24,292	24,545	255				0	246		1PE
55265K-CT-4	MASTR 02-1 B2 6.000% 02/25/17	09/01/2002	Paydown		8,178	8,178	8,003	8,178	172				0	82		1PE
55265K-CU-1	MASTR 02-1 B3 6.000% 02/25/17	09/01/2002	Paydown		4,905	4,905	4,643	4,905	254				0	49		2Z
55265K-DN-6	MASTR 02-2 B1 6.236% 04/25/32	09/01/2002	Paydown		44,210	44,210	43,809	44,210	400				0	461		1PE
55265K-DP-1	MASTR 02-2 B2 6.236% 04/25/32	09/01/2002	Paydown		16,074	16,074	15,842	16,074	232				0	167		1PE
55265K-DQ-9	MASTR 02-2 B3 6.236% 04/25/32	09/01/2002	Paydown		10,049	10,049	9,458	10,049	591				0	105		2PE
55265K-DR-7	MASTR 02-2 3B1 7.250% 02/25/32	09/01/2002	Paydown		2,634	2,634	2,694	2,634	(60)				0	32		1PE
55265K-DS-5	MASTR 02-2 3B2 7.250% 02/25/32	09/01/2002	Paydown		1,024	1,024	1,031	1,024	(7)				0	12		1PE
55337*-AA-6	Mobil Producing Nigeria 8.625% 02/02/06	08/02/2002	Redemption 100.0000		416,667	416,667	416,667	416,667					0	17,969		2
57634N-AK-9	Master Financial Asset 7.800% 01/20/29	09/01/2002	Paydown		715,116	715,116	697,796	715,116	13,854				0	9,577		1PE
57634N-AW-3	Master Financial Asset 7.540% 04/20/29	09/01/2002	Paydown		362,937	362,937	362,775	362,937	732				0	4,719		1PE
576434-AJ-3	MALT 02-1 B1 6.750% 07/25/32	07/01/2002	UBS Warburg		6,999,992	6,863,000	6,999,992	6,999,992					0	37,318		1PE
576434-AK-0	MALT 02-1 B2 6.750% 06/25/32	07/01/2002	UBS Warburg		2,866,148	2,859,000	2,866,148	2,866,148					0	15,546		1PE
576435-AD-3	MARS 02-1 N1 0.000% 10/28/31	07/01/2002	UBS Warburg		11,966,971	15,491,224	11,966,971	11,966,971	(29,920)				0			2Z
585166-AW-1	MEGO 97-3 M2 7.670% 08/25/23	09/01/2002	Paydown		343,483	343,483	343,429	343,483	975				0	4,482		1PE
585166-BE-0	MEGO 97-4 CTFS 7.950% 09/25/23	09/01/2002	Paydown		211,056	211,056	210,693	211,056	689				0	2,848		2PE
589929-ET-1	MLMI 92-MH1 B 7.690% 03/25/19	09/01/2002	Paydown		870,378	870,378	818,155	870,378	40,737				0	400		2
589929-MK-1	MLMI 96-C2 1.781% 10/25/26	07/25/2002	Merrill Lynch		1,881,911		2,723,022	2,032,084	(9,145)			(150,173)	(150,173)	114,745		1

SCHEDULE D - PART 4

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589929-MK-1	MLMI 96-C2 1.781% 10/25/26	07/01/2002	Paydown				428,575		(321,268)				0	6,930		1
589929-NR-5	MLMI FF3 97-M2 2.500% 11/24/27	09/20/2002	Paydown		765,418	765,418	765,418	765,418					0	4,223		2PE
589929-PK-8	MLMI 98-G1 M1 7.630% 02/25/27	09/01/2002	Paydown		519,651	519,651	519,596	519,651	1,190				0	6,898		1PE
589929-RJ-9	MLMI 98-GN2 M1 7.155% 07/25/27	09/01/2002	Paydown		453,559	453,559	453,415	453,559	936				0	5,819		1PE
591739-CE-5	Metropolitan Asset Fund 8.000% 03/20/25	09/20/2002	Morgan Stanley Dean Witter		1,564,408	3,555,472	3,319,559	3,425,216	2,711			(1,860,808)	(1,860,808)	90,072		2PE
598135-AL-5	Midway Airlines EETC 7.140% 01/02/15	07/31/2002	Direct		511,954	511,954	511,954	511,954					0	13,098		3
61744A-AD-2	Morgan Stanley Tracer N 7.187% 09/15/11	07/09/2002	Redemption 2530.1129		119,396	4,719	5,076	5,060	(1)			114,336	114,336	30		1
629156-AE-0	NL Inds Sr Nt 11.750% 10/15/03	07/29/2002	Various		13,758,000	13,758,000	13,844,675	13,758,000	(75,045)				0	462,517		4
63861Q-AY-4	Nationwide Health Props 6.650% 07/29/02	07/29/2002	Maturity		4,000,000	4,000,000	4,042,520	4,000,000	(932)				0	87,189		2PE
64038#-AA-6	NISCO Ser A Sr SF Nt 8.330% 09/30/04	09/30/2002	Redemption 100.0000		224,667	224,667	224,667	224,667					0	9,357		2
667294-AB-8	NWA 96-1 B Pass Thru 8.070% 01/02/15	07/02/2002	Redemption 100.0000		23,395	23,395	23,395	23,395					0	944		3
667294-AC-6	NWA 96-1 C Pass Thru 8.970% 01/02/15	07/02/2002	Redemption 100.0000		17,605	17,605	17,605	17,605					0	790		3
667294-AE-2	NWA 97-1 A Pass Thru 7.068% 07/02/17	07/02/2002	Redemption 100.0000		149,835	149,835	149,835	149,835					0	5,295		2
667294-AM-4	NWA Nt 7.575% 03/01/19	09/01/2002	Redemption 100.0000		75,767	75,767	75,767	75,767					0	2,870		1
66937N-6Q-6	NSCOR 98-24 B3 6.750% 10/25/28	09/01/2002	Paydown		3,030	3,030	3,057	3,030	(28)				0	34		1PE
66937R-ET-2	NSCOR 98-29 B3 6.250% 12/25/28	09/01/2002	Paydown		13,795	13,795	13,613	13,795	182				0	143		1PE
66937R-K7-3	NSCOR 99-23 B3 7.000% 10/25/29	09/01/2002	Paydown		3,345	3,345	3,338	3,345	7				0	39		1PE
66937R-Q2-8	NSCOR 99-26 B3 7.250% 12/25/29	09/01/2002	Paydown		3,468	3,468	3,507	3,468	(38)				0	42		1PE
66937R-VU-0	NSCOR 99-16 B3 6.500% 06/25/29	09/01/2002	Paydown		3,348	3,348	3,243	3,348	103				0	36		1PE
66937R-X6-1	NSCOR 00-2 B3 7.500% 04/25/30	09/01/2002	Paydown		4,777	4,777	4,960	4,777	(182)				0	59		2Z
66937R-ZE-2	NSCOR 99-18 B3 6.500% 07/25/29	09/01/2002	Paydown		9,547	9,547	9,368	9,547	178				0	103		1PE
66988D-AA-6	NCAPS 01-C1 A 7.250% 01/26/31	09/26/2002	Paydown		2,000,553	2,000,553	1,998,819	2,000,553	921				0	23,698		1PE
670670-AG-3	NYCTL 99-R A 8.211% 08/10/07	08/10/2002	Paydown		265,803	265,803	265,803	265,803					0	5,575		1
674812-AC-6	Ocean Energy Inc Nt 8.875% 07/15/07	07/15/2002	Various		14,793,643	14,165,000	14,824,481	14,793,643	(29,795)				0	628,572		3
677555-RT-3	Ohio Enterprse Fd 93-5 7.540% 06/01/13	09/01/2002	Redemption 100.0000		41,975	41,975	41,975	41,975					0	791		1PE
677871-AA-3	Oil Enterprises Bonds 6.239% 06/30/08	09/30/2002	Various		107,398	107,398	106,235	107,398	878				0	1,066		1
68389C-AS-0	OONIM 02-SA CFTS 8.830% 06/26/32	09/26/2002	Paydown		1,443,739	1,443,739	1,443,660	1,443,739	78				0	21,321		2PE
69348R-FY-7	PNC Mortgage Sec Corp 9 6.910% 04/25/29	09/01/2002	Paydown		26,313	26,313	26,107	26,313	205				0	296		2Z
69348R-KP-0	PNC Mortgage Sec Corp 9 7.140% 06/25/29	09/01/2002	Paydown		22,364	22,364	22,162	22,364	196				0	327		2Z
69348R-MP-8	PNC Mortgage Sec Corp 9 6.887% 07/25/29	09/01/2002	Paydown		32,899	32,899	29,892	32,899	2,364				0	379		1PE
69360Q-AM-3	PSWHI 97-2 M2 7.940% 11/20/23	09/01/2002	Paydown		607,948	607,948	610,296	607,948	(1,102)				0	7,501		1PE
69573C-CN-3	PMAC 99-4 1B3 6.799% 07/28/24	09/01/2002	Paydown		358,712	358,712	333,237	358,712	23,841				0	(10,947)		1PE
69573C-DR-3	PMAC 00-1 B2 7.750% 09/25/30	09/01/2002	Paydown		2,181	2,181	2,002	2,181	158				0	28		2
70556W-AC-4	Pegasus Four A3 4.306% 07/15/27	08/30/2002	Redemption 100.0000		30,441	30,441	30,441	30,441					0	345		1PE
70556W-AC-4	Pegasus Four A3 4.306% 07/15/27	09/30/2002	Tax Free Exchange		9,969,559	9,969,559	9,969,559	9,969,559					0	112,900		1PE
717265-AK-8	Phelps Dodge Corp Nt 8.750% 06/01/11	07/15/2002	Salomon/Smith Barney		4,680,000	4,500,000	4,492,305	4,492,910	31			187,090	187,090	55,781		2
741439-AE-3	Price Communications Nt 9.125% 12/15/06	08/16/2002	Various		32,456,200	31,040,000	32,601,826	32,431,004	(170,822)			25,196	25,196	479,934		2
74157S-AM-6	Prime Finance 99-A C 8.500% 08/15/06	09/03/2002	Paydown		36,293	36,293	35,760	36,293	173				0			5
743946-AQ-8	PHMS 93-K 2B 6.449% 12/28/08	09/01/2002	Paydown		182,838	182,838	177,724	182,838	3,177				0	1,907		1PE
74434T-HB-6	PHMS 93-B 1B1 7.587% 04/28/23	09/01/2002	Paydown		192,395	192,395	199,008	192,395	(6,064)				0	2,467		1PE
74436J-BR-7	PSSF 93-5 B4B 7.820% 04/30/24	09/01/2002	Paydown		227,380	227,380	233,917	227,380	(6,929)				0	(7,683)		1PE
760972-5Z-8	RFMSI 98-S31 M3 6.500% 12/25/28	09/01/2002	Paydown		8,633	8,633	7,376	8,633	1,030				0	93		1
760972-MM-8	RFMSI 98-S1 B1 6.500% 01/25/13	08/01/2002	Paydown										0	(82)		1PE
760972-RM-3	RFMSI 98-S6 M2 6.750% 03/25/28	09/01/2002	Paydown		5,175	5,175	5,302	5,175	(118)				0	58		1PE
76110F-4P-5	RALI 00-QS2 M3 7.750% 02/25/30	09/01/2002	Paydown		12,243	12,243	12,276	12,243	(28)				0	199		2
76110F-6V-0	RALI 00-QS6 M3 7.750% 05/25/30	09/01/2002	Paydown		12,687	12,687	11,534	12,687	1,020				0	114		2
76110F-P6-4	RALI 99-QS6 M2 6.500% 05/25/29	09/01/2002	Paydown		14,241	14,241	14,170	14,241	71				0	154		1PE
76110F-VE-0	RALI 98-QS10 M1 6.750% 06/25/28	08/05/2002	Bear Stearns		4,769,085	4,602,253	4,578,523	4,579,814	58			189,271	189,271	57,732		1PE
76110F-VE-0	RALI 98-QS10 M1 6.750% 06/25/28	08/01/2002	Paydown		13,891	13,891	13,819	13,891	68				0	127		1PE
76110F-W2-5	RALI 99-QS10 M2 7.250% 08/25/29	09/01/2002	Paydown		13,874	13,874	14,186	13,874	(299)				0	183		1PE
76110G-A8-4	RALI 02-QS8 M1 6.250% 06/25/17	09/01/2002	Paydown		34,726	34,726	35,620	34,726	(893)				0	361		1PE

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76110G-A9-2...	RALI 02-QS8 M2 6.250% 06/25/17	09/01/2002	Paydown		6,231	6,231	6,320	6,231	(88)				0	65		1PE
76110G-AR-2...	RALI 00-QS7 M3 8.000% 06/25/30	09/01/2002	Paydown		5,667	5,667	5,183	5,667	430				0	75		2
76110G-B2-6...	RALI 02-QS8 M3 6.250% 06/25/17	09/01/2002	Paydown		6,231	6,231	6,078	6,231	153				0	65		2Z
76110G-CZ-2...	RALI 00-QS10 M3 8.000% 09/25/30	09/01/2002	Paydown		55,317	55,317	56,078	55,317	(740)				0	774		2Z
76110G-E2-3...	RALI 02-QS7 M1 6.750% 06/25/32	08/22/2002	Bear Stearns		11,370,089	10,945,934	11,370,773	11,365,322	(5,164)			4,767	4,767	176,503		1PE
76110G-E2-3...	RALI 02-QS7 M1 6.750% 06/25/32	08/01/2002	Paydown		22,966	22,966	23,858	22,966	(891)				0	176		1PE
76110G-HN-4..	RALI 01-QS3 M3 7.250% 03/25/31	09/01/2002	Paydown		6,960	6,960	6,850	6,960	109				0	84		2Z
76110G-KG-5..	RALI 01-QS6 M1 6.500% 05/25/16	09/01/2002	Paydown		29,646	29,646	29,431	29,646	206				0	321		1PE
76110G-KH-3...	RALI 01-QS6 M2 6.500% 05/25/16	09/01/2002	Paydown		4,472	4,472	4,391	4,472	75				0	48		1PE
76110G-KJ-9...	RALI 01-QS6 M3 6.500% 05/25/16	09/01/2002	Paydown		3,914	3,914	3,724	3,914	172				0	42		2
76110G-PB-1...	RALI 01-QS13 M1 6.500% 09/25/16	09/01/2002	Paydown		45,119	45,119	45,749	45,119	(558)				0	490		1PE
76110G-PC-9...	RALI 01-QS13 M2 6.500% 09/25/16	09/01/2002	Paydown		8,020	8,020	8,007	8,020	15				0	87		1PE
76110G-PD-7...	RALI 01-QS13 M3 6.500% 09/25/16	09/01/2002	Paydown		7,018	7,018	6,848	7,018	157				0	76		2
76110G-UV-1...	RALI 01-QS19 M1 6.000% 12/25/16	09/01/2002	Paydown		36,794	36,794	35,627	36,794	1,109				0	368		1PE
76110G-UW-9..	RALI 01-QS19 B2 6.000% 12/25/16	09/01/2002	Paydown		8,411	8,411	8,054	8,411	339				0	84		1PE
76110G-UX-7...	RALI 01-QS19 B3 6.000% 12/25/16	09/01/2002	Paydown		7,359	7,359	6,780	7,359	548				0	74		2
76110G-XT-3...	RALI 02-QS4 M1 6.250% 03/25/17	09/01/2002	Paydown		50,284	50,284	49,019	50,284	1,238				0	538		1PE
76110G-XU-0...	RALI 02-QS4 M2 6.250% 03/25/17	09/01/2002	Paydown		9,513	9,513	9,171	9,513	336				0	102		1PE
76110G-XV-8...	RALI 02-QS4 M3 6.250% 03/25/17	09/01/2002	Paydown		9,513	9,513	8,873	9,513	625				0	102		2Z
76110Y-3P-5...	RFMSI 01-S13 M1 6.500% 06/25/16	09/01/2002	Paydown		27,790	27,790	27,591	27,790	191				0	300		1PE
76110Y-3Q-3...	RFMSI 01-S13 M2 6.500% 06/25/16	09/01/2002	Paydown		9,265	9,265	9,097	9,265	154				0	100		1PE
76110Y-3R-1...	RFMSI 01-S13 M3 6.500% 06/25/16	09/01/2002	Paydown		9,265	9,265	8,827	9,265	395				0	100		2
76110Y-6X-5...	RFMSI 01-S16 M1 6.500% 07/25/16	09/01/2002	Paydown		14,662	14,662	14,643	14,662	24				0	159		1PE
76110Y-6Y-3...	RFMSI 01-S16 M2 6.500% 07/25/16	09/01/2002	Paydown		4,889	4,889	4,828	4,889	57				0	53		1PE
76110Y-6Z-0...	RFMSI 01-S16 M3 6.500% 07/25/16	09/01/2002	Paydown		4,887	4,887	4,696	4,887	174				0	53		2
76110Y-7H-9...	RFMSI 01-S19 M1 6.500% 08/25/16	09/01/2002	Paydown		12,200	12,200	12,345	12,200	(128)				0	131		1PE
76110Y-7J-5...	RFMSI 01-S19 M2 6.500% 08/25/16	09/01/2002	Paydown		3,812	3,812	3,815	3,812	(1)				0	41		1PE
76110Y-E8-1...	RFMSI 00-S16 M2 7.500% 12/25/30	09/01/2002	Paydown		5,823	5,823	5,808	5,823	16				0	71		1PE
76110Y-QW-5..	RFMSI 99-S23 M3 7.250% 11/25/29	09/01/2002	Paydown		4,180	4,180	4,249	4,180	(67)				0	50		1PE
76110Y-R3-8...	RFMSI 01-S5 M2 7.000% 03/25/31	09/01/2002	Paydown		5,509	5,509	5,471	5,509	37				0	64		1PE
76110Y-RU-8...	RFMSI 99-S24 M3 7.500% 12/25/29	09/01/2002	Paydown		2,973	2,973	3,062	2,973	(88)				0	36		1PE
76110Y-SX-1...	RFMSI 00-S1 M3 7.500% 01/25/30	09/01/2002	Paydown		3,634	3,634	3,728	3,634	(92)				0	45		2
76110Y-T5-1...	RFMSI 01-S6 M2 7.000% 03/25/31	09/01/2002	Paydown		3,550	3,550	3,526	3,550	24				0	41		1PE
76110Y-TR-3...	RFMSI 00-S2 M3 7.500% 02/25/30	09/01/2002	Paydown		3,829	3,829	3,928	3,829	(99)				0	47		2
76110Y-V6-6...	RFMSI 01-S8 M2 7.000% 04/25/31	09/01/2002	Paydown		4,154	4,154	4,053	4,154	95				0	47		1PE
76110Y-VK-5...	RFMSI 00-S6 M2 7.750% 05/25/30	09/01/2002	Paydown		5,534	5,534	5,727	5,534	(169)				0	71		1PE
76110Y-VL-3...	RFMSI 00-S6 M3 7.750% 05/25/30	09/01/2002	Paydown		3,320	3,320	3,421	3,320	(100)				0	43		2Z
76110Y-X5-6...	RFMSI 01-S9 M2 6.750% 04/25/31	09/01/2002	Paydown		4,573	4,573	4,396	4,573	166				0	51		1PE
76110Y-ZQ-8...	RFMSI 00-S13 M2 7.750% 10/25/30	09/01/2002	Paydown		4,153	4,153	4,298	4,153	(128)				0	53		1PE
76111J-BS-2...	RFMSI 01-S21 M1 6.250% 09/25/16	09/01/2002	Paydown		18,551	18,551	18,534	18,551	22				0	193		1PE
76111J-BT-0...	RFMSI 01-S21 M2 6.250% 09/25/16	09/01/2002	Paydown		5,795	5,795	5,725	5,795	66				0	60		1PE
76111J-DQ-4...	RFMSI 01-S22 M1 6.750% 09/25/31	09/01/2002	Paydown		20,633	20,633	20,799	20,633	(151)				0	230		1PE
76111J-DR-2...	RFMSI 01-S22 M2 6.750% 09/25/31	09/01/2002	Paydown		8,253	8,253	8,203	8,253	49				0	92		1PE
76111J-FP-4...	RFMSI 01-S23 M2 6.691% 10/25/31	09/01/2002	Paydown		7,866	7,866	7,981	7,866	(107)				0	87		1PE
76111J-GA-6...	RFMSI 01-S25 M1 6.250% 10/25/16	09/01/2002	Paydown		16,119	16,119	16,325	16,119	(186)				0	168		1PE
76111J-GB-4...	RFMSI 01-S25 M2 6.250% 10/25/16	09/01/2002	Paydown		5,755	5,755	5,763	5,755	(6)				0	60		1PE
76111J-GC-2...	RFMSI 01-S25 M3 6.250% 10/25/16	09/01/2002	Paydown		4,605	4,605	4,484	4,605	113				0	48		2
76111J-GX-6...	RFMSI 01-S24 M2 6.750% 10/25/31	09/01/2002	Paydown		6,040	6,040	6,154	6,040	(107)				0	67		1PE
76111J-KN-3...	RFMSI 01-S28 M1 6.000% 12/25/16	09/01/2002	Paydown		29,292	29,292	28,473	29,292	783				0	291		1PE
76111J-KP-8...	RFMSI 01-S28 M2 6.000% 12/25/16	09/01/2002	Paydown		7,812	7,812	7,509	7,812	289				0	78		1PE

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76111J-KQ-6...	RFMSI 01-S28 M3 6.000% 12/25/16	09/01/2002	Paydown		7,811	7,811	7,256	7,811	528				0	78		2
76111J-LW-2...	RFMSI 02-S2 M1 6.000% 01/25/17	09/01/2002	Paydown		27,486	27,486	27,212	27,486	268				0	275		1PE
76111J-PZ-1...	RFMSI 02-S4 M1 6.250% 02/25/32	08/07/2002	UBS Warburg		9,789,751	9,664,416	9,344,282	9,352,188	2,291			437,563	437,563	119,127		1PE
76111J-PZ-1...	RFMSI 02-S4 M1 6.250% 02/25/32	08/01/2002	Paydown		16,867	16,867	16,308	16,867	549				0	132		1PE
76111J-QY-3...	RFMSI 02-S5 M1 6.000% 03/25/17	09/01/2002	Paydown		19,772	19,772	19,173	19,772	586				0	197		1PE
76111J-QZ-0...	RFMSI 02-S5 M2 6.000% 03/25/17	09/01/2002	Paydown		6,082	6,082	5,832	6,082	240				0	61		1PE
76111J-RR-7...	RFMSI 02-S6 M1 6.000% 04/25/17	09/01/2002	Paydown		19,820	19,820	19,442	19,820	372				0	198		1PE
76111J-RS-5...	RFMSI 02-S6 M2 6.000% 04/25/17	09/01/2002	Paydown		6,098	6,098	5,915	6,098	180				0	61		1PE
76111J-RT-3...	RFMSI 02-S6 M3 6.000% 04/25/17	09/01/2002	Paydown		4,574	4,574	4,256	4,574	311				0	46		2
78388J-AE-6...	SBA Communications Corp 10.250% 02/01/09	07/18/2002	Various		1,416,000	2,500,000	2,506,250	2,505,682	(46)			(1,089,682)	(1,089,682)	120,665		4
78400K-AB-3...	SBFT2 99-3 D1 8.500% 06/27/29	09/01/2002	Paydown		1,108,019	1,108,019	1,076,510	1,108,019	11,279				0	14,601		2
80927G-AG-1..	Scotia Pacific Holdings 6.550% 01/20/07	07/20/2002	Various		278,670	278,670	276,734	278,670	1,493				0	9,126		1
843597-AF-2...	So Pac Trns Pass Thru C 8.020% 07/02/12	07/02/2002	Redemption 100.0000		160	160	174	160	(9)				0	6		2
852060-AP-7...	Sprint Cap Corp Nt 8.375% 03/15/12	07/10/2002	Tax Free Exchange		3,994,255	4,000,000	3,994,120	3,994,255	10				0	107,944		2
852060-AQ-5...	Sprint Cap Corp Nt 8.750% 03/15/32	07/10/2002	Tax Free Exchange		6,463,899	6,500,000	6,463,795	6,463,899	8				0	183,264		2PE
861832-A*-4...	Stonehenge Capital Fund 9.840% 12/15/11	09/15/2002	Redemption 100.0000		120,143	120,143	120,143	120,143					0	2,920		1
863571-AA-3...	SANT 96-1 A1 7.156% 10/30/03	09/28/2002	Paydown		561,707	561,707	563,199	561,707	(451)				0	(18,497)		1
86358K-AA-0...	SANT 98-1 A1 6.650% 09/28/05	09/01/2002	Paydown		311,524	311,524	311,037	311,524	1,211				0	(17,114)		1PE
866165-AD-5...	SUMT 00-1 B4 6.138% 12/28/12	09/01/2002	Paydown		30,205	30,205	27,600	30,205	2,363				0	(1,475)		2
89626*-AE-7...	Trimont Leasg Sr Sec SF 7.850% 09/30/05	09/30/2002	Redemption 100.0000		600,000	600,000	600,000	600,000					0	24,150		2
907821-N6-5...	Union Pacific RR Pass T 7.750% 07/01/12	07/01/2002	Redemption 100.0000		32,058	32,058	33,924	32,058	(1,464)				0	1,242		1PE
92264N-AC-1...	Venetian Casino 1st Mor 12.250% 11/15/04	07/05/2002	Call 106.1250		21,225,000	20,000,000	21,296,800	21,207,050	(32,310)			17,950	17,950	333,472		4
929771-AL-7...	Wachovia Corp Nt 5.625% 12/15/08	09/06/2002	DB Alex Brown		4,428,816	4,200,000	4,084,836	4,092,527	2,780			336,289	336,289	57,750		1PE
93105*-AF-6...	Wakefern Food Crp Sr SF 7.300% 03/15/04	07/16/2002	Call 105.3464		902,971	857,145	857,145	857,145				45,827	45,827	4,693		2
939335-QJ-7...	WAMU 01-S8 1B1 6.500% 08/25/16	09/01/2002	Paydown		15,733	15,733	16,099	15,733	(333)				0	171		1PE
939335-QK-4...	WAMU 01-S8 1B2 6.500% 08/25/16	09/01/2002	Paydown		7,861	7,861	7,959	7,861	(88)				0	85		1PE
93933R-AW-7..	WAMU 01 WM2 M2 7.217% 03/21/31	09/01/2002	Paydown		10,116	10,116	9,991	10,116	117				0	122		1PE
94975W-AQ-6..	WFMBS 00-2 1B2 7.750% 06/25/30	09/01/2002	Paydown		2,822	2,822	2,921	2,822	(86)				0	37		1PE
94975X-AL-5...	WFMBS 00-5 B3 7.750% 09/25/30	09/01/2002	Paydown		3,714	3,714	3,482	3,714	208				0	48		2
94976G-AD-9...	WFMBS 01-14 B1 6.500% 08/25/16	09/01/2002	Paydown		16,153	16,153	15,988	16,153	154				0	175		1PE
94976G-AE-7...	WFMBS 01-14 B2 6.500% 08/25/16	09/01/2002	Paydown		7,174	7,174	7,024	7,174	138				0	78		1PE
94976G-AF-4...	WFMBS 01-14 B3 6.500% 08/25/16	09/01/2002	Paydown		4,489	4,489	4,282	4,489	188				0	49		2
94976J-AP-6...	WFMBS 00-14 B2 7.500% 01/25/31	09/01/2002	Paydown		5,152	5,152	5,113	5,152	38				0	64		1PE
94976M-AE-4...	WFMBS 01-3 B2 7.000% 02/25/31	09/01/2002	Paydown		8,534	8,534	8,255	8,534	256				0	99		1PE
94976N-AT-9...	WFMBS 01-4 B2 7.000% 02/25/31	09/01/2002	Paydown		11,971	11,971	11,665	11,971	282				0	140		1PE
94977C-BJ-3...	WFMBS 01-21 B1 6.750% 12/25/31	09/01/2002	Paydown		12,226	12,226	12,324	12,226	(89)				0	137		1PE
94977C-BK-0...	WFMBS 01-21 B2 6.750% 10/25/31	09/01/2002	Paydown		16,546	16,546	16,302	16,546	235				0	185		1PE
94977K-AK-3...	WFMBS 01-20 B1 6.250% 09/25/16	09/01/2002	Paydown		26,344	26,344	26,195	26,344	145				0	273		1PE
94977K-AL-1...	WFMBS 01-20 B2 6.250% 09/25/16	09/01/2002	Paydown		8,310	8,310	8,171	8,310	129				0	86		1PE
94977K-AM-9...	WFMBS 01-20 B3 6.250% 09/25/16	09/01/2002	Paydown		5,553	5,553	5,281	5,553	250				0	58		2
94977L-AB-1...	WFMBS 01-22 A2 6.000% 10/25/31	07/23/2002	Bank of America		9,691,015	10,459,106	9,238,113	9,233,923	3,740			457,092	457,092	95,614		1PE
94977M-AF-0...	WFMBS 01-23 B1 6.250% 10/25/16	09/01/2002	Paydown		16,983	16,983	17,126	16,983	(126)				0	174		1PE
94977M-AG-8..	WFMBS 01-23 B2 6.250% 10/25/16	09/01/2002	Paydown		5,997	5,997	5,980	5,997	18				0	62		1PE
94977R-AP-7...	WFMBS 01-24 B2 6.750% 11/25/31	09/01/2002	Paydown		6,740	6,740	6,867	6,740	(120)				0	75		1PE
94977S-AH-3...	WFMBS 01-33 B1 6.250% 12/25/16	09/01/2002	Paydown		15,022	15,022	14,808	15,022	205				0	155		1PE
94977S-AJ-9...	WFMBS 01-33 B2 6.250% 12/25/16	09/01/2002	Paydown		6,005	6,005	5,854	6,005	144				0	62		1PE
94977S-AK-6...	WFMBS 01-33 B3 6.250% 12/25/16	09/01/2002	Paydown		4,003	4,003	3,776	4,003	216				0	41		2
94977T-AV-0...	WFMBS 01-26 B2 6.500% 11/25/31	09/01/2002	Paydown		7,245	7,245	7,277	7,245	(29)				0	78		1PE
94977W-AF-8..	WFMBS 01-29 B1 6.000% 12/25/16	09/01/2002	Paydown		33,954	33,954	34,011	33,954	(44)				0	338		1PE
94977W-AG-6..	WFMBS 01-29 B2 6.000% 12/25/16	09/01/2002	Paydown		12,729	12,729	12,606	12,729	119				0	127		1PE

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94977W-AH-4	WFMBS 01-29 B3 6.000% 12/25/16	09/01/2002	Paydown		6,370	6,370	6,151	6,370	206				0	63		2
94978A-AU-2	WFMBS 02-2 B2 6.500% 02/25/32	09/01/2002	Paydown		5,744	5,744	5,597	5,744	144				0	62		1PE
94978A-AV-0	WFMBS 02-2 B3 6.500% 02/25/32	09/01/2002	Paydown		5,107	5,107	4,709	5,107	388				0	55		2
94978D-AE-2	WFMBS 02-5 B1 6.069% 03/25/17	09/01/2002	Paydown		24,724	24,724	24,600	24,724	124				0	249		1PE
94978D-AF-9	WFMBS 02-5 B2 6.069% 03/25/17	09/01/2002	Paydown		10,303	10,303	10,112	10,303	189				0	104		1PE
94978D-AG-7	WFMBS 02-5 B3 6.069% 03/25/17	09/01/2002	Paydown		6,186	6,186	5,843	6,186	339				0	62		2Z
94978G-AG-0	WFMBS 02-6 B1 6.000% 01/25/17	09/01/2002	Paydown		24,671	24,671	24,440	24,671	227				0	246		1PE
94978G-AH-8	WFMBS 02-6 B2 6.000% 01/25/17	09/01/2002	Paydown		10,286	10,286	10,076	10,286	205				0	103		1PE
94978G-AJ-4	WFMBS 02-6 B3 6.000% 01/25/17	09/01/2002	Paydown		6,165	6,165	5,858	6,165	299				0	61		2
969133-AL-1	Willamette Industries N 6.450% 02/01/05	09/09/2002	Various		9,496,620	9,000,000	9,043,050	9,018,484	(1,432)			478,136	478,136	356,363		2PE
98157D-AJ-5	Worldcom Inc Nt 7.500% 05/15/11	09/30/2002	Various			11,500,000	345,000	345,309	309			(345,309)	(345,309)			6
	United States				447,783,294	456,583,964	445,978,176	444,610,303	324,828	0	0	3,172,991	3,172,991	7,573,546	0	XXX
Canada																
136527-AA-6	Canadian Reynolds Metal 6.625% 07/15/02	07/15/2002	Various		1,100,000	1,100,000	1,097,950	1,100,000	100				0			1PE
21158*-AA-4	Graymont Western Canada 10.300% 09/30/06	09/30/2002	Redemption 100.0000		247,500	247,500	247,500	247,500					0	12,746		3
	Canada				1,347,500	1,347,500	1,345,450	1,347,500	100	0	0	0	0	12,746	0	XXX
Foreign																
151153-AC-7	Cellco Finance Nt 15.000% 08/01/05	08/07/2002	Prudential		880,000	1,000,000	810,000	815,535	5,535			64,465	64,465	79,583		5
20445E-AB-6	CIA Intl Telecom Nt 10.375% 08/01/04	08/26/2002	Prudential		25,000	1,000,000	50,000	50,000				(25,000)	(25,000)			6Z
35177P-AK-3	France Telecom Nt 7.750% 03/01/11	09/10/2002	Various		10,319,950	10,000,000	10,267,409	10,257,224	(2,702)			62,726	62,726	379,792		2
40050M-AA-4	Grupo Ind Durango Nt 12.625% 08/01/03	07/12/2002	Call 105.0000		525,000	500,000	513,750	513,427	(323)			11,573	11,573	28,231		3Z
461127-AC-6	Intertek Finance Nt 10.250% 11/01/06	07/03/2002	Call 105.1250		5,887,000	5,600,000	5,896,352	5,887,000	(2,078)				0	98,856		4
500750-AB-0	KPNQWEST BV Sr Unsub Nt 8.125% 06/01/09	09/30/2002	Basis Adjustment			1,500,000	7,500	7,500	300			(7,800)	(7,800)			6
89612A-AC-4	Tricom SA Nt 11.375% 09/01/04	08/06/2002	Prudential		572,500	1,000,000	630,000	643,031	13,031			(70,531)	(70,531)	49,924		4
	Foreign				18,209,450	20,600,000	18,175,011	18,173,717	13,763	0	0	35,433	35,433	636,386	0	XXX
4599999.	Total - Bonds - Industrial & Miscellaneous				467,340,244	478,531,464	465,498,637	464,131,520	338,691	0	0	3,208,424	3,208,424	8,222,678	0	XXX
Bonds - Credit Tenant Loans																
United States																
92929U-AA-6	WLM Retail Tr Sec SF Nt 9.370% 01/01/13	09/01/2002	Various		50,461	50,461	50,461	50,461					0	790		1PE
	United States				50,461	50,461	50,461	50,461	0	0	0	0	0	790	0	XXX
4699999.	Total - Bonds - Credit Tenant Loans				50,461	50,461	50,461	50,461	0	0	0	0	0	790	0	XXX
6099997.	Total - Bonds - Part 4				507,194,653	528,347,214	510,978,477	509,358,673	204,011	0	0	(2,164,319)	(2,164,319)	8,935,830	0	XXX
6099998.	Total - Bonds - Summary Item for Bonds Bought and Sold This Quarter				160,917,586	162,028,595	162,901,762	163,190,490	288,728			(2,272,903)	(2,272,903)	2,327,640		XXX
6099999.	Total - Bonds				668,112,239	690,375,809	673,880,239	672,549,163	492,739	0	0	(4,437,222)	(4,437,222)	11,263,470	0	XXX
Common Stocks - Public Utilities																
United States																
023608-10-2	Ameren Corporation CS	07/18/2002	Various	3,000.000	120,244		119,755	129,030	(9,275)			489	489			L
	United States				120,244	XXX	119,755	129,030	(9,275)	0	0	489	489	0	0	XXX
6699999.	Total - Common Stocks - Public Utilities				120,244	XXX	119,755	129,030	(9,275)	0	0	489	489	0	0	XXX
Common Stocks - Banks, Trust and Insurance Companies																
United States																
172967-10-1	Citigroup Inc CS	08/21/2002	Various		21,958		21,958	18,513	3,698				0			L
493267-10-8	Keycorp New CS	09/11/2002	Salomon Smith Barney Inc.	800.000	21,431		19,526	21,840	(2,314)			1,906	1,906		240	L
939322-10-3	Washington Mutual Inc C	09/17/2002	Various	9,000.000	302,905		256,236	333,990	(77,754)			46,669	46,669		2,430	L
	United States				346,294	XXX	297,720	374,343	(76,370)	0	0	48,575	48,575	0	2,670	XXX
6799999.	Total - Common Stocks - Banks, Trust & Insurance Companies				346,294	XXX	297,720	374,343	(76,370)	0	0	48,575	48,575	0	2,670	XXX
Common Stocks - Industrial and Miscellaneous																
United States																
00209A-10-6	AT&T Wireless CS	09/18/2002	Various	27,600.000	136,930		277,271	161,460	115,811			(140,341)	(140,341)			L
00845V-10-0	Agere System Inc Cl A C	09/13/2002	Various	291.000	364		928	407	521			(564)	(564)			L

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarte

1 CUSIP Identification	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value At Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designation (a)
00845V-20-9	Agere System Inc Cl B C	09/13/2002	Various	7,143.000	9,280		22,814	10,715	12,100			(13,534)	(13,534)			UZ
200300-20-0	Comcast Corp Cl A Speci	07/10/2002	Various	13,800.000	306,464		462,853	328,992	133,861			(156,390)	(156,390)			L
208251-50-4	Conoco Inc COM	09/05/2002	Various	9,700.000	239,455		239,455	269,660	(30,205)				0		1,843	L
224044-10-7	Cox Communications Inc	07/18/2002	Various	8,400.000	238,193		311,390	231,420	79,970			(73,196)	(73,196)			L
364730-10-1	Gannett Co CS	09/18/2002	Various	3,200.000	238,583		182,467	242,880	(60,413)			56,115	56,115		736	L
549463-10-7	Lucent Technologies CS	09/18/2002	Various	27,000.000	25,649		106,313	44,820	61,493			(80,663)	(80,663)			L
589331-10-7	Merck & Co CS	07/10/2002	Various	6,700.000	299,816		451,360	339,288	112,072			(151,544)	(151,544)		2,345	L
98389B-10-0	XCEL Energy Inc CS	07/26/2002	Various	17,000.000	133,757		433,642	285,090	148,552			(299,885)	(299,885)		6,375	L
	United States				1,628,491	XXX	2,488,493	1,914,732	573,762	0	0	(860,002)	(860,002)	0	11,299	XXX
Canada																
656568-10-2	Nortel Networks Corpora	07/10/2002	Various	20,800.000	27,551		169,935	30,160	139,775			(142,385)	(142,385)			L
	Canada				27,551	XXX	169,935	30,160	139,775	0	0	(142,385)	(142,385)	0	0	XXX
6899999.	Total - Common Stocks - Industrial & Miscellaneous				1,656,042	XXX	2,658,428	1,944,892	713,537	0	0	(1,002,387)	(1,002,387)	0	11,299	XXX
Common Stocks - Parent, Subsidiaries and Affiliates																
United States																
142143-77-5	SMFI Apex S&P 400 Index	09/30/2002	Various	44,870.000	1,795,880		2,076,578	2,145,235	(68,656)			(280,699)	(280,699)			UZ
142143-78-3	SMFI Pinnacle Nasdaq 100	09/30/2002	Direct	36,800.000	432,400		1,840,000	544,272	1,295,728			(1,407,600)	(1,407,600)			UZ
142143-79-1	SMFI Pinnacle Russell 2000	07/30/2002	Direct	1,000.000	39,150		50,000	45,240	4,760			(10,850)	(10,850)			UZ
142143-80-9	SMFI Apex Lehman Agg Bond	09/16/2002	Various	79,043.000	4,143,134		3,994,154	4,090,494	(96,340)			148,980	148,980		27,920	UZ
142143-85-8	SMFI Apex Nasdaq 100 Fd	09/27/2002	Various	60,200.000	717,780		3,026,009	850,024	2,175,985			(2,308,229)	(2,308,229)			UZ
142143-87-4	SMFI Apex Russell 2000	09/30/2002	Various	8,270.000	314,620		458,985	395,223	63,762			(144,365)	(144,365)			UZ
69353#-10-4	PRBA Inc.	09/30/2002	Various	10,000.000			266,000	386,000	227,653			(266,000)	(266,000)			UZ
866167-78-6	SMFI Apex TSI Fd - Corp	09/11/2002	Direct	500.000	17,165		25,000	18,575	6,425			(7,835)	(7,835)			UZ
142143-78-3	SMFI Pinnacle Nasdaq 100	09/30/2002	Basis Adj. Hedge Acctg		245,049		245,049	245,049					0			UZ
142143-85-8	SMFI Apex Nasdaq 100 Fd	09/30/2002	Basis Adj. Hedge Acctg		31,073		31,073	31,073					0			UZ
142143-79-1	SMFI Pinnacle Russell 2000	09/30/2002	Basis Adj. Hedge Acctg		821,874		821,874	821,874					0			UZ
142143-87-4	SMFI Apex Russell 2000	09/30/2002	Basis Adj. Hedge Acctg		1,092,832		1,092,832	1,092,832					0			UZ
866167-76-0	SMFI Apex EAFE International	09/30/2002	Basis Adj. Hedge Acctg		2,020,138		2,020,138	2,020,138					0			UZ
	United States				11,671,095	XXX	15,947,692	12,686,029	3,609,317	0	0	(4,276,598)	(4,276,598)	0	27,920	XXX
6999999.	Total - Common Stocks - Parent, Subsidiaries and Affiliates				11,671,095	XXX	15,947,692	12,686,029	3,609,317	0	0	(4,276,598)	(4,276,598)	0	27,920	XXX
7099997.	Total - Common Stocks - Part 4				13,793,675	XXX	19,023,595	15,134,294	4,237,209	0	0	(5,229,921)	(5,229,921)	0	41,889	XXX
7099998.	Total - Common Stocks - Summary Item for Common Stocks Bought and Sold This Quarter				132,992	XXX	169,823	110,207				(36,832)	(36,832)			XXX
7099999.	Total - Common Stocks				13,926,667	XXX	19,193,418	15,244,501	4,237,209	0	0	(5,266,753)	(5,266,753)	0	41,889	XXX
7199999.	Total - Preferred and Common Stocks				13,926,667	XXX	19,193,418	15,244,501	4,237,209	0	0	(5,266,753)	(5,266,753)	0	41,889	XXX
7299999.	Total - Bonds, Preferred and Common Stocks				682,038,906	XXX	693,073,657	687,793,664	4,729,948	0	0	(9,703,975)	(9,703,975)	11,263,470	41,889	XXX

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....14.

SCHEDULE DB - PART A - SECTION 1

Showing All Options, Caps, Floors and Insurance Futures Options Owned at Current Statement Date

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Acquisition	6 Exchange or Counterparty	7 Cost/ Option Premium	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income
Call Options - Hedging Transactions													
S&P 500 Index	6,740	10/01/2002	1,038.55	10/01/2001	Deutsche Bank Securities	787,502					(1,061,092)		
S&P 500 Index	2,352	11/01/2002	1,084.1	11/01/2001	Deutsche Bank Securities	285,580	96		96	96	(317,732)		
S&P 500 Index	2,150	12/30/2002	1,139.45	12/03/2001	Deutsche Bank Securities	277,350	643		643	643	(250,610)		
S&P 500 Index	5,357	12/31/2002	1,148.08	01/02/2002	Deutsche Bank Securities	650,580	5,432		5,432	5,432	(645,148)		
S&P 500 Index	3,208	01/31/2003	1,122.2	02/01/2002	Deutsche Bank Securities	356,410	10,574		10,574	10,574	(345,837)		
S&P 500 Index	2,739	02/28/2003	1,131.78	03/01/2002	Deutsche Bank Securities	306,905	13,347		13,347	13,347	(293,558)		
S&P 500 Index	5,974	04/01/2003	1,146.55	04/01/2002	Deutsche Bank Securities	657,558	39,548		39,548	39,548	(618,010)		
S&P 500 Index	3,958	05/01/2003	1,086.46	05/01/2002	Deutsche Bank Securities	364,651	55,052		55,052	55,052	(309,599)		
S&P 500 Index	3,171	06/03/2003	1,040.68	06/03/2002	Deutsche Bank Securities	351,442	73,685		73,685	73,685	(277,757)		
S&P 500 Index	5,472	07/01/2003	968.65	07/01/2002	Deutsche Bank Securities	527,391	218,661		218,661	218,661	(308,730)		
S&P 500 Index	3,504	08/01/2003	884.66	08/01/2002	Deutsche Bank Securities	339,433	236,208		236,208	236,208	(103,225)		
S&P 500 Index	3,632	08/29/2003	916.	09/03/2002	Deutsche Bank Securities	315,766	224,011		224,011	224,011	(91,755)		
0199999. Subtotal - Call Options - Hedging Transactions						5,220,567	877,256	XXX	877,256	877,256	(4,623,052)	0	0
0499999. Subtotal - Call Options						5,220,567	877,256	XXX	877,256	877,256	(4,623,052)	0	0
2599999. Total - Hedging Transactions						5,220,567	877,256	XXX	877,256	877,256	(4,623,052)	0	0
9999999. Totals						5,220,567	877,256	XXX	877,256	877,256	(4,623,052)	0	0

SCHEDULE DB - PART B - SECTION 1

Showing All Options, Caps, Floors and Insurance Futures Options Written and In-Force at Current Statement Date

1 Description	2 Number of Contracts or Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index	5 Date of Issuance/ Purchase	6 Exchange or Counterparty	7 Consideration Received	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis	14 Other Investment/ Miscellaneous Income

NONE

SCHEDULE DB - PART C - SECTION 1

Showing All Collar, Swap and Forwards Open at Current Statement Date

1 Description	2 Notional Amount	3 Date of Maturity, Expiry, or Settlement	4 Strike Price, Rate or Index Rec (Pay)	5 Date of Opening Position or Agreement	6 Exchange or Counterparty	7 Cost or (Consideration Received)	8 Book Value	9 *	10 Statement Value	11 Fair Value	12 Year to Date Increase/ (Decrease) by Adjustment	13 Used to Adjust Basis of Hedged Item	14 Other Investment/ Miscellaneous Income	15 Potential Exposure
Swaps - Hedging Transactions														
Basis Swap	3,242,317	10/31/2002	Libor/Russell 2000	09/30/2002	Deutsche Bank									
Basis Swap	2,427,209	10/31/2002	Libor/Russell 2000	09/30/2002	Deutsche Bank									
Basis Swap	7,583,281	10/31/2002	Libor/EAFE	09/30/2002	Deutsche Bank									
Interest Rate Swap	61,800,000	12/31/2002	3 Month Libor	08/07/2002	Deutsche Bank					(3,717,699)		(3,717,699)		
Interest Rate Swap	38,200,000	12/31/2002	3 Month Libor	08/07/2002	Deutsche Bank					(615,678)		(615,678)		
Interest Rate Swap	61,800,000	12/31/2002	3 Month Libor	08/07/2002	Morgan Stanley					(3,694,191)		(3,694,191)		
Interest Rate Swap	38,200,000	12/31/2002	3 Month Libor	08/07/2002	Morgan Stanley					(611,411)		(611,411)		
05999999. Subtotal - Swaps - Hedging Transactions						0	0	XXX	0	(8,638,979)	0	(8,638,979)	0	0
08999999. Subtotal - Swaps						0	0	XXX	0	(8,638,979)	0	(8,638,979)	0	0
25999999. Subtotal - Hedging Transactions						0	0	XXX	0	(8,638,979)	0	(8,638,979)	0	0
99999999. Total						0	0	XXX	0	(8,638,979)	0	(8,638,979)	0	0

SCHEDULE DB - PART D - SECTION 1

Showing All Futures Contracts and Insurance Futures Contracts at Current Statement Date

1 Description	2 Number of Contracts	3 Maturity Date	4 Original Value	5 Current Value	6 Variation Margin	7 Date of Opening Position	8 Exchange or Counterparty	9 Cash Deposit	Variation Margin Information 10 Recognized	Variation Margin Information 11 Used to Adjust Basis of Hedged Item	Variation Margin Information 12 Deferred	13 Potential Exposure

NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1		2	3	4	Book Balance at End of Each Month During Current Quarter			8
					5	6	7	
Depository		Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
State Street Bank and Trust	Boston, Massachusetts		431		2,191,550	141,756	407,902	
PNC Bank Ohio	Cincinnati, Ohio		13,349		7,421,201	6,930,272	(5,908,996)	
Bank of New York - Custody	New York, New York		149,498		2,295,183	3,594,745	8,931,929	
Bank of New York - Concentration	New York, New York		4,747		(680,093)	471,189	208,364	
Bank One	Springfield, Illinois		1,869		1,862,221	2,065,908	1,081,441	
US Bank	Milwaukee, Wisconsin				(494,158)	1,716,658	1,340,369	
Bank One	Detroit, Michigan		1,821		88,212	124,220	767,045	
Provident	Cincinnati, Ohio		2,862		4,834,280	1,028,904	2,151,834	
0199999. Total Open Depositories		XXX	174,577	0	17,518,396	16,073,652	8,979,888	XXX
0399999. Total Cash on Deposit		XXX	174,577	0	17,518,396	16,073,652	8,979,888	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	28,177	31,854	26,072	XXX
0599999. Total Cash		XXX	174,577	0	17,546,573	16,105,506	9,005,960	XXX

Overflow Page for Write-Ins