



QUARTERLY STATEMENT

As of September 30, 2002  
of the Condition and Affairs of the

Cincinnati Equitable Life Insurance Company

|                                                              |                                                                                                                                 |                                                            |
|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| NAIC Group Code..... 838,<br>(Current Period) (Prior Period) | NAIC Company Code..... 88064                                                                                                    | Employer's ID Number..... 35-1452221                       |
| Organized under the Laws of Ohio                             | State of Domicile or Port of Entry Ohio                                                                                         | Country of Domicile US                                     |
| Incorporated..... October 19, 1977                           | Commenced Business..... July 11, 1978                                                                                           |                                                            |
| Statutory Home Office                                        | 525 Vine Street, Suite 2100 ..... Cincinnati ..... OH ..... 45202<br>(Street and Number) (City or Town, State and Zip Code)     |                                                            |
| Main Administrative Office                                   | 525 Vine Street, Suite 2100 ..... Cincinnati ..... OH ..... 45202<br>(Street and Number) (City or Town, State and Zip Code)     | 513-621-1826<br>(Area Code) (Telephone Number)             |
| Mail Address                                                 | P.O. BOX 3428 ..... Cincinnati ..... OH ..... 45202-3428<br>(Street and Number or P. O. Box) (City or Town, State and Zip Code) |                                                            |
| Primary Location of Books and Records                        | 525 Vine Street, Suite 2100 ..... Cincinnati ..... OH ..... 45202<br>(Street and Number) (City or Town, State and Zip Code)     | 513-621-1826<br>(Area Code) (Telephone Number)             |
| Internet Website Address                                     |                                                                                                                                 |                                                            |
| Statement Contact                                            | Gregory Allen Baker<br>(Name)                                                                                                   | 513-621-1826<br>(Area Code) (Telephone Number) (Extension) |
|                                                              | (E-Mail Address)                                                                                                                | (Fax Number)                                               |
| Policyowner Relations Contact                                | .....<br>(Street and Number) (City or Town, State and Zip Code)                                                                 | (Area Code) (Telephone Number) (Extension)                 |

OFFICERS

|                                      |                                     |
|--------------------------------------|-------------------------------------|
| President ..... JAMES WESLEY KETRING | Treasurer ..... GREGORY ALLEN BAKER |
| Secretary ..... PETER ALLEN ALPAUGH  | Actuary .....                       |

VICE PRESIDENTS

KENNETH ANDREW UVEGES

DIRECTORS OR TRUSTEES

|                       |                       |                     |                      |
|-----------------------|-----------------------|---------------------|----------------------|
| PETER ALLEN ALPAUGH   | WALTER GEORGE ALPAUGH | GREGORY ALLEN BAKER | JAMES WESLEY KETRING |
| DAVID VINCENT HOFFMAN | WILLIAM JOSEPH PAYNE  |                     |                      |

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)         | (Signature)         |
| JAMES WESLEY KETRING | PETER ALLEN ALPAUGH | GREGORY ALLEN BAKER |
| (Printed Name)       | (Printed Name)      | (Printed Name)      |
| President            | Secretary           | Treasurer           |

Subscribed and sworn to before me this  
.....day of ....., 2002  
.....

ASSETS

|                                                                                                                                                                                   | Current Statement Date |                                |                                              | 4<br>December 31<br>Prior Year Net<br>Admitted Assets |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------------------|----------------------------------------------|-------------------------------------------------------|
|                                                                                                                                                                                   | 1<br><br>Assets        | 2<br><br>Nonadmitted<br>Assets | 3<br>Net Admitted<br>Assets<br>(Cols. 1 - 2) |                                                       |
| 1. Bonds.....                                                                                                                                                                     | 6,665,547              |                                | 6,665,547                                    | 6,593,341                                             |
| 2. Stocks:                                                                                                                                                                        |                        |                                |                                              |                                                       |
| 2.1 Preferred stocks.....                                                                                                                                                         | 95,895                 |                                | 95,895                                       | 94,490                                                |
| 2.2 Common stocks.....                                                                                                                                                            | 2,900,838              |                                | 2,900,838                                    | 3,089,957                                             |
| 3. Mortgage loans on real estate:                                                                                                                                                 |                        |                                |                                              |                                                       |
| 3.1 First liens.....                                                                                                                                                              |                        |                                | 0                                            |                                                       |
| 3.2 Other than first liens.....                                                                                                                                                   |                        |                                | 0                                            |                                                       |
| 4. Real estate:                                                                                                                                                                   |                        |                                |                                              |                                                       |
| 4.1 Properties occupied by the company (less<br>\$.....0 encumbrances).....                                                                                                       |                        |                                | 0                                            |                                                       |
| 4.2 Properties held for the production of income (less<br>\$.....0 encumbrances).....                                                                                             |                        |                                | 0                                            |                                                       |
| 4.3 Properties held for sale (less \$.....0 encumbrances).....                                                                                                                    |                        |                                | 0                                            |                                                       |
| 5. Policy loans.....                                                                                                                                                              | 71,125                 |                                | 71,125                                       | 64,073                                                |
| 6. Premium notes, including \$.....0 for first year premiums.....                                                                                                                 |                        |                                | 0                                            |                                                       |
| 7. Cash (\$....60,050) and short-term investments (\$....777,683).....                                                                                                            | 837,733                |                                | 837,733                                      | 556,690                                               |
| 8. Other invested assets.....                                                                                                                                                     |                        |                                | 0                                            |                                                       |
| 9. Receivable for securities.....                                                                                                                                                 |                        |                                | 0                                            |                                                       |
| 10. Aggregate write-ins for invested assets.....                                                                                                                                  | 0                      | 0                              | 0                                            | 0                                                     |
| 11. Subtotals, cash and invested assets (Lines 1 to 10).....                                                                                                                      | 10,571,138             | 0                              | 10,571,138                                   | 10,398,551                                            |
| 12. Reinsurance ceded:                                                                                                                                                            |                        |                                |                                              |                                                       |
| 12.1 Amounts recoverable from reinsurers.....                                                                                                                                     |                        |                                | 0                                            |                                                       |
| 12.2 Commissions and expense allowances due.....                                                                                                                                  |                        |                                | 0                                            |                                                       |
| 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.....                                                                                                                        |                        |                                | 0                                            |                                                       |
| 14. Federal and foreign income tax recoverable and interest thereon<br>(including \$....1,000 net deferred tax asset).....                                                        | 1,000                  |                                | 1,000                                        | 34,000                                                |
| 15. Guaranty funds receivable or on deposit.....                                                                                                                                  |                        |                                | 0                                            |                                                       |
| 16. Life insurance premiums and annuity considerations deferred and<br>uncollected on in force business (less premiums on reinsurance<br>ceded and less \$....2,268 loading)..... | 7,503                  |                                | 7,503                                        | 10,607                                                |
| 17. Accident and health premiums due and unpaid.....                                                                                                                              |                        |                                | 0                                            |                                                       |
| 18. Investment income due and accrued.....                                                                                                                                        | 99,909                 |                                | 99,909                                       | 86,847                                                |
| 19. Net adjustment in assets and liabilities due to foreign exchange rates.....                                                                                                   |                        |                                | 0                                            |                                                       |
| 20. Receivable from parent, subsidiaries and affiliates.....                                                                                                                      | 162,106                |                                | 162,106                                      | 235,662                                               |
| 21. Amounts receivable relating to uninsured accident and health plans.....                                                                                                       |                        |                                | 0                                            |                                                       |
| 22. Amounts due from agents.....                                                                                                                                                  |                        |                                | 0                                            |                                                       |
| 23. Other assets nonadmitted.....                                                                                                                                                 |                        |                                | 0                                            |                                                       |
| 24. Aggregate write-ins for other than invested assets.....                                                                                                                       | 0                      | 0                              | 0                                            | 0                                                     |
| 25. Total assets excluding Separate Accounts business (Lines 11 to 24).....                                                                                                       | 10,841,655             | 0                              | 10,841,655                                   | 10,765,667                                            |
| 26. From Separate Accounts Statement.....                                                                                                                                         |                        |                                | 0                                            |                                                       |
| 27. Total (Lines 25 and 26).....                                                                                                                                                  | 10,841,655             | 0                              | 10,841,655                                   | 10,765,667                                            |

DETAILS OF WRITE-INS

|                                                                          |   |   |   |   |
|--------------------------------------------------------------------------|---|---|---|---|
| 1001. ....                                                               |   |   | 0 |   |
| 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).....       | 0 | 0 | 0 | 0 |
| 2401. ....                                                               |   |   | 0 |   |
| 2402. ....                                                               |   |   | 0 |   |
| 2403. ....                                                               |   |   | 0 |   |
| 2498. Summary of remaining write-ins for Line 24 from overflow page..... | 0 | 0 | 0 | 0 |
| 2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....       | 0 | 0 | 0 | 0 |

LIABILITIES, SURPLUS AND OTHER FUNDS

|                                                                                                                                                                                    | 1<br>Current<br>Statement Date | 2<br>December 31<br>Prior Year |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------|
| 1. Aggregate reserve for life contracts \$.....0 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....                                                        | 1,496,423                      | 1,514,368                      |
| 2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....                                                                                     | 120,296                        | 124,675                        |
| 3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....                                                                                                    | 294,449                        | 293,646                        |
| 4. Contract claims:                                                                                                                                                                |                                |                                |
| 4.1 Life.....                                                                                                                                                                      | 41,696                         | 40,000                         |
| 4.2 Accident and health.....                                                                                                                                                       | 1,747,000                      | 1,768,000                      |
| 5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....                                                                                                      | 113                            | 225                            |
| 6. Provision for policyholders' dividends and coupons payable in following calendar year--estimated amounts:                                                                       |                                |                                |
| 6.1 Dividends apportioned for payment to September 30, 2002 (including \$.....0 Modco Reserve).....                                                                                | 1,782                          | 1,856                          |
| 6.2 Dividends not yet apportioned (including \$.....0 Modco Reserve).....                                                                                                          |                                |                                |
| 6.3 Coupons and similar benefits (including \$.....0 Modco Reserve).....                                                                                                           | 1,605                          | 1,630                          |
| 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 \$.....0 accident and health premiums..... | 1,221                          | 742                            |
| 9. Contract liabilities not included elsewhere:                                                                                                                                    |                                |                                |
| 9.1 Surrender values on canceled contracts.....                                                                                                                                    |                                |                                |
| 9.2 Provision for experience rating refunds, including \$.....0 accident and health experience rating refunds.....                                                                 |                                |                                |
| 9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....                                                                                       |                                |                                |
| 9.4 Interest Maintenance Reserve.....                                                                                                                                              | 164,894                        | 141,117                        |
| 10. Commissions to agents due or accrued-life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....                           | 11,476                         | 24,440                         |
| 11. Commissions and expense allowances payable on reinsurance assumed.....                                                                                                         |                                |                                |
| 12. General expenses due or accrued.....                                                                                                                                           | 75,971                         | 65,350                         |
| 13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....                                            |                                |                                |
| 14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....                                                                                                   | 99,000                         | 25,500                         |
| 15. Federal and foreign income taxes, including \$.....0 on realized capital gains (losses) (including \$.....0 net deferred tax liability).....                                   | 61,000                         | 40,000                         |
| 16. Unearned investment income.....                                                                                                                                                | 1,780                          | 1,264                          |
| 17. Amounts withheld or retained by company as agent or trustee.....                                                                                                               |                                | 708                            |
| 18. Amounts held for agents' account, including \$.....0 agents' credit balances.....                                                                                              |                                |                                |
| 19. Remittances and items not allocated.....                                                                                                                                       |                                |                                |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates.....                                                                                                    |                                |                                |
| 21. Liability for benefits for employees and agents if not included above.....                                                                                                     |                                |                                |
| 22. Borrowed money \$.....0 and interest thereon \$.....0.....                                                                                                                     |                                |                                |
| 23. Dividends to stockholders declared and unpaid.....                                                                                                                             |                                |                                |
| 24. Miscellaneous liabilities:                                                                                                                                                     |                                |                                |
| 24.1 Asset valuation reserve.....                                                                                                                                                  | 105,616                        | 211,315                        |
| 24.2 Reinsurance in unauthorized companies.....                                                                                                                                    |                                |                                |
| 24.3 Funds held under reinsurance treaties with unauthorized reinsurers.....                                                                                                       |                                |                                |
| 24.4 Payable to parent, subsidiaries and affiliates.....                                                                                                                           | 10,382                         | 10,356                         |
| 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.....                                                                                                                                                   |                                |                                |
| 24.9 Capital notes \$.....0 and interest thereon \$.....0.....                                                                                                                     |                                |                                |
| 25. Aggregate write-ins for liabilities.....                                                                                                                                       | 100                            | 1,640                          |
| 26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25).....                                                                                                    | 4,234,804                      | 4,266,832                      |
| 27. From Separate Accounts Statement.....                                                                                                                                          |                                |                                |
| 28. Total Liabilities (Line 26 and 27).....                                                                                                                                        | 4,234,804                      | 4,266,832                      |
| 29. Common capital stock.....                                                                                                                                                      | 1,000,000                      | 1,000,000                      |
| 30. Preferred capital stock.....                                                                                                                                                   |                                |                                |
| 31. Aggregate write-ins for other than special surplus funds.....                                                                                                                  | 0                              | 0                              |
| 32. Surplus notes.....                                                                                                                                                             |                                |                                |
| 33. Gross paid in and contributed surplus.....                                                                                                                                     | 1,774,647                      | 1,774,647                      |
| 34. Aggregate write-ins for special surplus funds.....                                                                                                                             | 0                              | 0                              |
| 35. Unassigned funds (surplus).....                                                                                                                                                | 3,832,204                      | 3,724,187                      |
| 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).....                                                                     | 5,606,851                      | 5,498,834                      |
| 38. Totals of Lines 29, 30 and 37.....                                                                                                                                             | 6,606,851                      | 6,498,834                      |
| 39. Totals of Lines 28 and 38.....                                                                                                                                                 | 10,841,655                     | 10,765,666                     |
| DETAILS OF WRITE-INS                                                                                                                                                               |                                |                                |
| 2501. Reinsurance Premiums Payable.....                                                                                                                                            | 100                            | 1,640                          |
| 2502. ....                                                                                                                                                                         |                                |                                |
| 2503. ....                                                                                                                                                                         |                                |                                |
| 2598. Summary of remaining write-ins for Line 25 from overflow page.....                                                                                                           | 0                              | 0                              |
| 2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....                                                                                                                 | 100                            | 1,640                          |
| 3101. ....                                                                                                                                                                         |                                |                                |
| 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).....                                                                                                                 | 0                              | 0                              |
| 3401. ....                                                                                                                                                                         |                                |                                |
| 3402. ....                                                                                                                                                                         |                                |                                |
| 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).....                                                                                                                 | 0                              | 0                              |

Cincinnati Equitable Life Insurance Company  
SUMMARY OF OPERATIONS  
(Excluding Unrealized Capital Gains and Losses)

|                                                                                                                                                                      | 1<br>Current<br>Year to Date | 2<br>Prior<br>Year to Date | 3<br>Prior Year Ended<br>December 31 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------|--------------------------------------|
| 1. Premiums and annuity considerations for life and accident and health contracts.....                                                                               | 8,314,517                    | 5,003,122                  | 7,675,164                            |
| 2. Considerations for supplementary contracts with life contingencies.....                                                                                           |                              |                            |                                      |
| 3. Net investment income.....                                                                                                                                        | 296,189                      | 277,848                    | 388,278                              |
| 4. Amortization of Interest Maintenance Reserve (IMR).....                                                                                                           | 24,287                       | 21,330                     | 21,495                               |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses.....                                                                              |                              |                            |                                      |
| 6. Commissions and expense allowances on reinsurance ceded.....                                                                                                      |                              |                            |                                      |
| 7. Reserve adjustments on reinsurance ceded.....                                                                                                                     |                              |                            |                                      |
| 8. Miscellaneous Income:                                                                                                                                             |                              |                            |                                      |
| 8.1 Income from fees associated with investment management, administration and contract guarantees<br>from Separate Accounts.....                                    |                              |                            |                                      |
| 8.2 Charges and fees for deposit-type contracts.....                                                                                                                 | (803)                        | 210                        |                                      |
| 8.3 Aggregate write-ins for miscellaneous income.....                                                                                                                | 0                            | 1,627,232                  | 285                                  |
| 9. Totals (Lines 1 to 8.3).....                                                                                                                                      | 8,634,190                    | 6,929,742                  | 8,085,222                            |
| 10. Death benefits.....                                                                                                                                              | 120,770                      | 100,611                    | 110,611                              |
| 11. Matured endowments (excluding guaranteed annual pure endowments).....                                                                                            |                              |                            |                                      |
| 12. Annuity benefits.....                                                                                                                                            |                              |                            |                                      |
| 13. Disability benefits and benefits under accident and health contracts.....                                                                                        | 5,923,741                    | 5,095,229                  | 5,336,198                            |
| 14. Coupons, guaranteed annual pure endowments and similar benefits.....                                                                                             | 1,610                        | 4,293                      | 4,783                                |
| 15. Surrender benefits and withdrawals for life contracts.....                                                                                                       | 24,897                       | 18,632                     | 22,532                               |
| 16. Group conversions.....                                                                                                                                           |                              |                            |                                      |
| 17. Interest and adjustments on contract or deposit-type contract funds.....                                                                                         |                              |                            |                                      |
| 18. Payments on supplementary contracts with life contingencies.....                                                                                                 |                              |                            |                                      |
| 19. Increase in aggregate reserves for life and accident and health contracts.....                                                                                   | (22,324)                     | 119,410                    | (19,596)                             |
| 20. Totals (Lines 10 to 19).....                                                                                                                                     | 6,048,695                    | 5,338,175                  | 5,454,528                            |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....                                                      | 1,904,966                    | 37,952                     | 1,867,537                            |
| 22. Commissions and expense allowances on reinsurance assumed.....                                                                                                   |                              | 1,051,957                  |                                      |
| 23. General insurance expenses.....                                                                                                                                  | 233,252                      | 207,797                    | 273,094                              |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes.....                                                                                          | 108,895                      | 58,604                     | 35,223                               |
| 25. Increase in loading on deferred and uncollected premiums.....                                                                                                    | (727)                        | (7,659)                    | (7,624)                              |
| 26. Net transfers to or (from) Separate Accounts.....                                                                                                                |                              |                            |                                      |
| 27. Aggregate write-ins for deductions.....                                                                                                                          | (1,437)                      | (13,881)                   | (9,689)                              |
| 28. Totals (Lines 20 to 27).....                                                                                                                                     | 8,293,644                    | 6,672,945                  | 7,613,069                            |
| 29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....                                                  | 340,546                      | 256,797                    | 472,153                              |
| 30. Dividends to policyholders.....                                                                                                                                  | 461                          | 475                        | 728                                  |
| 31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....                                           | 340,085                      | 256,322                    | 471,425                              |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains).....                                                                                  | 56,086                       | 29,156                     | 40,731                               |
| 33. Net gain from operations after dividends to policyholders and federal income taxes and before realized<br>capital gains or (losses) (Line 31 minus Line 32)..... | 283,999                      | 227,166                    | 430,694                              |
| 34. Net realized capital gains or (losses) less capital gains tax of \$....4,914<br>(excluding taxes of \$....48,064 and transferred to the IMR).....                | (38,525)                     | 99,137                     | 50,162                               |
| 35. Net income (Line 33 plus Line 34).....                                                                                                                           | 245,474                      | 326,303                    | 480,856                              |
| CAPITAL AND SURPLUS ACCOUNT                                                                                                                                          |                              |                            |                                      |
| 36. Capital and surplus, December 31, prior year.....                                                                                                                | 6,498,835                    | 6,168,061                  | 6,168,063                            |
| 37. Net income (Line 35).....                                                                                                                                        | 245,474                      | 326,303                    | 480,856                              |
| 38. Change in net unrealized capital gains (losses).....                                                                                                             | (210,156)                    | (740,572)                  | (161,107)                            |
| 39. Change in net unrealized foreign exchange capital gain (loss).....                                                                                               |                              |                            |                                      |
| 40. Change in net deferred income tax.....                                                                                                                           | (33,000)                     | 50,500                     | 14,500                               |
| 41. Change in nonadmitted assets and related items.....                                                                                                              |                              |                            |                                      |
| 42. Change in liability for reinsurance in unauthorized companies.....                                                                                               |                              |                            |                                      |
| 43. Change in reserve on account of change in valuation basis, (increase) or decrease.....                                                                           |                              |                            |                                      |
| 44. Change in asset valuation reserve.....                                                                                                                           | 105,699                      | 119,044                    | (22,975)                             |
| 45. Change in treasury stock.....                                                                                                                                    |                              |                            |                                      |
| 46. Surplus (contributed to) withdrawn from Separate Accounts during period.....                                                                                     |                              |                            |                                      |
| 47. Other changes in surplus in Separate Accounts Statement.....                                                                                                     |                              |                            |                                      |
| 48. Change in surplus notes.....                                                                                                                                     |                              |                            |                                      |
| 49. Cumulative effect of changes in accounting principles.....                                                                                                       |                              | 19,500                     | 19,500                               |
| 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.....                                                                                                         | 0                            | 0                          | 0                                    |
| 54. Net change in capital and surplus (Lines 37 through 53).....                                                                                                     | 108,016                      | (225,225)                  | 330,772                              |
| 55. Capital and surplus as of statement date (Lines 36 + 54).....                                                                                                    | 6,606,851                    | 5,942,836                  | 6,498,835                            |
| DETAILS OF WRITE-INS                                                                                                                                                 |                              |                            |                                      |
| 08.301. Reserves Transferred for A&H Business Assumed.....                                                                                                           |                              | 1,626,683                  |                                      |
| 08.302. Coupons Left to Accumulate.....                                                                                                                              |                              | 549                        | 285                                  |
| 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).....                                                                                          | 0                            | 1,627,232                  | 285                                  |
| 2701. Change in Reinsurance Premiums Payable.....                                                                                                                    | (1,540)                      | (15,215)                   | (13,670)                             |
| 2702. Payment on Dividend & Coupon Accumulation.....                                                                                                                 | 103                          | 1,334                      | 1,436                                |
| 2703. Change in Reserves for Dividends & Coupons Accumulation.....                                                                                                   |                              |                            | 2,545                                |
| 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).....                                                                                                   | (1,437)                      | (13,881)                   | (9,689)                              |
| 5301. ....                                                                                                                                                           |                              |                            |                                      |
| 5302. ....                                                                                                                                                           |                              |                            |                                      |
| 5303. ....                                                                                                                                                           |                              |                            |                                      |
| 5398. Summary of remaining write-ins for Line 53 from overflow page.....                                                                                             | 0                            | 0                          | 0                                    |
| 5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....                                                                                                   | 0                            | 0                          | 0                                    |

CASH FLOW

| Cash from Operations                              |                                                                                                                | 1<br>Current<br>Year to Date | 2<br>Prior Year<br>Ended December 31 |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------|------------------------------|--------------------------------------|
| 1.                                                | Premiums and annuity considerations for life and accident and health contracts.....                            | 8,318,828                    | 7,705,274                            |
| 2.                                                | Charges and fees for deposit-type contracts.....                                                               |                              |                                      |
| 3.                                                | Considerations for supplementary contracts with life contingencies.....                                        |                              |                                      |
| 4.                                                | Net investment income.....                                                                                     | 302,138                      | 350,419                              |
| 5.                                                | Commissions and expense allowances on reinsurance ceded.....                                                   |                              |                                      |
| 6.                                                | Fees associated with investment management, administration and contract guarantees from Separate Accounts..... |                              |                                      |
| 7.                                                | Aggregate write-ins for miscellaneous income.....                                                              | 0                            | 1,630,401                            |
| 8.                                                | Total (Lines 1 to 7).....                                                                                      | 8,620,966                    | 9,686,094                            |
| 9.                                                | Death benefits.....                                                                                            | 119,074                      | 116,525                              |
| 10.                                               | Matured endowments.....                                                                                        |                              |                                      |
| 11.                                               | Annuity benefits.....                                                                                          |                              |                                      |
| 12.                                               | Disability benefits and benefits under accident and health contracts.....                                      | 5,944,741                    | 5,054,944                            |
| 13.                                               | Coupons, guaranteed annual pure endowments and similar benefits.....                                           | 1,635                        | 15,784                               |
| 14.                                               | Surrender benefits and withdrawals for life contracts.....                                                     | 24,897                       | 22,532                               |
| 15.                                               | Group conversions.....                                                                                         |                              |                                      |
| 16.                                               | Interest and adjustments on contract or deposit-type contract funds.....                                       |                              |                                      |
| 17.                                               | Payments on supplementary contracts with life contingencies.....                                               |                              |                                      |
| 18.                                               | Total (Lines 9 to 17).....                                                                                     | 6,090,347                    | 5,209,785                            |
| 19.                                               | Commissions on premiums, annuity considerations and deposit-type contract funds.....                           | 1,917,930                    | 1,867,537                            |
| 20.                                               | Commissions and expense allowances on reinsurance assumed.....                                                 |                              |                                      |
| 21.                                               | General insurance expenses.....                                                                                | 222,632                      | 265,745                              |
| 22.                                               | Insurance taxes, licenses and fees, excluding federal income taxes.....                                        | 35,395                       | 10,728                               |
| 23.                                               | Net transfers to or (from) Separate Accounts.....                                                              |                              |                                      |
| 24.                                               | Aggregate write-ins for deductions.....                                                                        | 0                            | 0                                    |
| 25.                                               | Total (Lines 18 to 24).....                                                                                    | 8,266,304                    | 7,353,795                            |
| 26.                                               | Dividends paid to policyholders.....                                                                           | 648                          | 879                                  |
| 27.                                               | Federal income taxes (excluding tax on capital gains).....                                                     | 40,000                       | 9,155                                |
| 28.                                               | Total (Lines 25 to 27).....                                                                                    | 8,306,951                    | 7,363,829                            |
| 29.                                               | Net cash from operations (Line 8 minus Line 28).....                                                           | 314,015                      | 2,322,265                            |
| Cash from Investments                             |                                                                                                                |                              |                                      |
| 30.                                               | Proceeds from investments sold, matured or repaid:                                                             |                              |                                      |
| 30.1                                              | Bonds.....                                                                                                     | 2,961,340                    | 1,719,363                            |
| 30.2                                              | Stocks.....                                                                                                    | 291,486                      | 542,810                              |
| 30.3                                              | Mortgage loans.....                                                                                            |                              |                                      |
| 30.4                                              | Real estate.....                                                                                               |                              |                                      |
| 30.5                                              | Other invested assets.....                                                                                     |                              |                                      |
| 30.6                                              | Net gains or (losses) on cash and short-term investments.....                                                  |                              |                                      |
| 30.7                                              | Miscellaneous proceeds.....                                                                                    |                              |                                      |
| 30.8                                              | Total investment proceeds (Lines 30.1 to 30.7).....                                                            | 3,252,826                    | 2,262,173                            |
| 31.                                               | Net tax on capital gains (losses).....                                                                         |                              |                                      |
| 32.                                               | Total (Line 30.8 minus Line 31).....                                                                           | 3,252,826                    | 2,262,173                            |
| 33.                                               | Cost of investments acquired (long-term only):                                                                 |                              |                                      |
| 33.1                                              | Bonds.....                                                                                                     | 2,980,805                    | 3,593,907                            |
| 33.2                                              | Stocks.....                                                                                                    | 370,712                      | 696,912                              |
| 33.3                                              | Mortgage loans.....                                                                                            |                              |                                      |
| 33.4                                              | Real estate.....                                                                                               |                              |                                      |
| 33.5                                              | Other invested assets.....                                                                                     |                              |                                      |
| 33.6                                              | Miscellaneous applications.....                                                                                | 103                          | 1,126                                |
| 33.7                                              | Total investments acquired (lines 33.1 to 33.6).....                                                           | 3,351,619                    | 4,291,945                            |
| 34.                                               | Net increase (or decrease) in policy loans and premium notes.....                                              | 7,052                        | (4,950)                              |
| 35.                                               | Net cash from investments (Line 32 minus Line 33.7 minus Line 34).....                                         | (105,845)                    | (2,024,822)                          |
| Cash from Financing and Miscellaneous Sources     |                                                                                                                |                              |                                      |
| 36.                                               | Cash provided:                                                                                                 |                              |                                      |
| 36.1                                              | Surplus notes, capital and surplus paid in.....                                                                |                              |                                      |
| 36.2                                              | Borrowed money \$.....0 less amounts repaid \$.....0.....                                                      |                              |                                      |
| 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.....   |                              | 9,245                                |
| 36.5                                              | Other cash provided.....                                                                                       | 73,582                       |                                      |
| 36.6                                              | Total (Lines 36.1 to 36.5).....                                                                                | 73,582                       | 9,245                                |
| 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..... |                              |                                      |
| 37.4                                              | Other applications (net).....                                                                                  | 708                          | 236,169                              |
| 37.5                                              | Total (Lines 37.1 to 37.4).....                                                                                | 708                          | 236,169                              |
| 38.                                               | Net cash from financing and miscellaneous sources (Lines 36.6 minus Line 37.5).....                            | 72,874                       | (226,924)                            |
| RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS |                                                                                                                |                              |                                      |
| 39.                                               | Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38).....                       | 281,044                      | 70,519                               |
| 40.                                               | Cash and short-term investments:                                                                               |                              |                                      |
| 40.1                                              | Beginning of year.....                                                                                         | 556,688                      | 486,169                              |
| 40.2                                              | End of period (Line 39 plus Line 40.1).....                                                                    | 837,732                      | 556,688                              |
| DETAILS OF WRITE-INS                              |                                                                                                                |                              |                                      |
| 0701.                                             | Transfer of A&H business from Affiliate.....                                                                   |                              | 1,626,683                            |
| 0702.                                             | Change in Commission Payable.....                                                                              |                              | 3,718                                |
| 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).....                                                     | 0                            | 1,630,401                            |
| 2401.                                             | .....                                                                                                          |                              |                                      |
| 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).....                                                    | 0                            | 0                                    |

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

|                                                   | 1<br>Current Year<br>To Date | 2<br>Prior Year<br>To Date | 3<br>Prior Year<br>Ended December 31 |
|---------------------------------------------------|------------------------------|----------------------------|--------------------------------------|
| 1. Industrial life.....                           |                              |                            |                                      |
| 2. Ordinary life insurance.....                   | 38,098                       | 37,218                     | 70,697                               |
| 3. Ordinary individual annuities.....             |                              |                            | 1,050                                |
| 4. Credit life (group & individual).....          |                              |                            |                                      |
| 5. Group life insurance.....                      | 164,966                      | 196,711                    | 215,018                              |
| 6. Group annuities.....                           |                              |                            |                                      |
| 7. A&H - group.....                               | 8,296,983                    | 4,810,914                  | 7,407,800                            |
| 8. A&H - credit (group & individual).....         |                              |                            |                                      |
| 9. A&H - other.....                               | 206,196                      | 135,009                    | 210,397                              |
| 10. Aggregate of all other lines of business..... | 0                            | 0                          | 0                                    |
| 11. Subtotal.....                                 | 8,706,244                    | 5,179,852                  | 7,904,962                            |
| 12. Deposit-type contracts.....                   |                              |                            |                                      |
| 13. Total.....                                    | 8,706,244                    | 5,179,852                  | 7,904,962                            |

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 |

SECTION A

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Cincinnati Equitable Life Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The state of Ohio has not adopted prescribed or permitted practices that differ from NAIC SAP.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make certain estimates and assumptions that effect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) Common Stocks at market except that investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20 % or more are carried on the equity basis.
- (4) Preferred stocks are generally stated market value.
- (5) Mortgage loans on real estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, that are valued using the prospective method.
- (7) The Company has no investments in Subsidiaries.
- (8) The Company has no interest in Joint Ventures.
- (9) All derivatives, if any, are stated at fair value.
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

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 [ ] No [ X ]  
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              | 2                 | 3                 |
| Name of Entity | NAIC Company Code | 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 [ X ] N/A [ ]

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). ....07/15/1999.....

7.4 By what department or departments?..... Ohio

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                                 | 2                                  |
|----------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------|
|                                                                                                    | Prior Year-End<br>Statement Value | Current Quarter<br>Statement Value |
| 13.21 Bonds.....                                                                                   | \$.....0                          | \$.....0                           |
| 13.22 Preferred Stock.....                                                                         | \$.....0                          | \$.....0                           |
| 13.23 Common Stock.....                                                                            | \$.....2,558,453                  | \$.....2,439,976                   |
| 13.24 Short-Term Investments.....                                                                  | \$.....0                          | \$.....0                           |
| 13.25 Mortgages, Loans or Real Estate.....                                                         | \$.....0                          | \$.....0                           |
| 13.26 All Other.....                                                                               | \$.....0                          | \$.....0                           |
| 13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)..... | \$.....2,558,453                  | \$.....2,439,976                   |
| 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 [ ] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] 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                    | 2                 |
|----------------------|-------------------|
| Name of Custodian(s) | Custodian Address |
| U.S. Bank            | Cincinnati, Ohio  |
| Fifth Third Bank     | Cincinnati, Ohio  |

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       | 2           | 3                       |
|---------|-------------|-------------------------|
| Name(s) | Location(s) | 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 [X] No [ ]

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

| 1             | 2             | 3              | 4           |
|---------------|---------------|----------------|-------------|
| Old Custodian | New Custodian | Date of Change | Reason      |
| Firstar Bank  | U.S. Bank     | 05/01/2002     | Name Change |

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                               | 2                                | 3                |
|---------------------------------|----------------------------------|------------------|
| Central Registration Depository | Name(s)                          | Address          |
| U.S. Bank                       | John Melville of Foster & Motley | Cincinnati, Ohio |

General Interrogatories-Part 2

NONE

Sch. A-Verification

NONE

Sch. B-Verification

NONE

Sch. BA-Verification

NONE

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<br>Statement Value<br>Beginning<br>of Current Quarter | 2<br>Acquisitions<br>During<br>Current Quarter | 3<br>Dispositions<br>During<br>Current Quarter | 4<br>Non-Trading Activity<br>During<br>Current Quarter | 5<br>Statement Value<br>End of<br>First Quarter | 6<br>Statement Value<br>End of<br>Second Quarter | 7<br>Statement Value<br>End of<br>Third Quarter | 8<br>Statement Value<br>December 31<br>Prior Year |
|------------------------------------------|---------------------------------------------------------|------------------------------------------------|------------------------------------------------|--------------------------------------------------------|-------------------------------------------------|--------------------------------------------------|-------------------------------------------------|---------------------------------------------------|
| BONDS                                    |                                                         |                                                |                                                |                                                        |                                                 |                                                  |                                                 |                                                   |
| 1. Class 1.....                          | 6,161,295                                               | 1,129,387                                      | 1,342,980                                      | (167,446)                                              | 6,503,212                                       | 6,161,295                                        | 5,780,256                                       | 6,502,154                                         |
| 2. Class 2.....                          | 701,864                                                 | 301,378                                        |                                                | 151,685                                                | 347,490                                         | 701,864                                          | 1,154,926                                       | 347,428                                           |
| 3. Class 3.....                          | 319,176                                                 | 143,250                                        |                                                | 45,622                                                 | 215,907                                         | 319,176                                          | 508,048                                         | 149,475                                           |
| 4. Class 4.....                          |                                                         |                                                |                                                |                                                        |                                                 |                                                  |                                                 |                                                   |
| 5. Class 5.....                          |                                                         |                                                |                                                |                                                        |                                                 |                                                  |                                                 |                                                   |
| 6. Class 6.....                          |                                                         |                                                |                                                |                                                        |                                                 |                                                  |                                                 |                                                   |
| 7. Total Bonds.....                      | 7,182,335                                               | 1,574,015                                      | 1,342,980                                      | 29,861                                                 | 7,066,609                                       | 7,182,335                                        | 7,443,230                                       | 6,999,057                                         |
| PREFERRED STOCK                          |                                                         |                                                |                                                |                                                        |                                                 |                                                  |                                                 |                                                   |
| 8. Class 1.....                          |                                                         |                                                |                                                |                                                        |                                                 |                                                  |                                                 |                                                   |
| 9. Class 2.....                          | 46,790                                                  |                                                |                                                |                                                        | 46,790                                          | 46,790                                           | 46,790                                          | 46,790                                            |
| 10. Class 3.....                         | 47,700                                                  |                                                | 47,700                                         |                                                        | 47,700                                          | 47,700                                           |                                                 | 47,700                                            |
| 11. Class 4.....                         |                                                         | 49,105                                         |                                                |                                                        |                                                 |                                                  | 49,105                                          |                                                   |
| 12. Class 5.....                         |                                                         |                                                |                                                |                                                        |                                                 |                                                  |                                                 |                                                   |
| 13. Class 6.....                         |                                                         |                                                |                                                |                                                        |                                                 |                                                  |                                                 |                                                   |
| 14. Total Preferred Stock.....           | 94,490                                                  | 49,105                                         | 47,700                                         | 0                                                      | 94,490                                          | 94,490                                           | 95,895                                          | 94,490                                            |
| 15. Total Bonds and Preferred Stock..... | 7,276,825                                               | 1,623,120                                      | 1,390,680                                      | 29,861                                                 | 7,161,099                                       | 7,276,825                                        | 7,539,125                                       | 7,093,547                                         |

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

|                      | 1<br>Book/Adjusted<br>Carrying Value | 2<br>Par Value | 3<br>Actual<br>Cost | 4<br>Amount of Interest<br>Received Current Quarter | 5<br>Paid for Accrued<br>Interest |
|----------------------|--------------------------------------|----------------|---------------------|-----------------------------------------------------|-----------------------------------|
| 8099999. Totals..... | 777,683                              | XXX.....       | 777,683             | 1,324                                               |                                   |

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

|                                                                      | 1<br>First Quarter<br>Current Year | 2<br>Second Quarter<br>Current Year | 3<br>Third Quarter<br>Current Year | 4<br>Prior Year Ended<br>December 31 |
|----------------------------------------------------------------------|------------------------------------|-------------------------------------|------------------------------------|--------------------------------------|
| 1. Book/adjusted carrying value, beginning of period.....            | 405,715                            | 654,831                             | 543,961                            | 456,735                              |
| 2. Cost of short-term investments acquired.....                      | 539,263                            | 228,450                             | 350,917                            | 1,005,343                            |
| 3. Increase (decrease) by adjustment.....                            | (991)                              | (1,322)                             | 991                                | (1,126)                              |
| 4. Increase (decrease) by foreign exchange adjustment.....           |                                    |                                     |                                    |                                      |
| 5. Total profit (loss) on disposal of short-term investments.....    |                                    |                                     |                                    |                                      |
| 6. Consideration received on disposal of short-term investments..... | 289,156                            | 337,998                             | 118,186                            | 1,055,237                            |
| 7. Book/adjusted carrying value, current period.....                 | 654,831                            | 543,961                             | 777,683                            | 405,715                              |
| 8. Total valuation allowance.....                                    |                                    |                                     |                                    |                                      |
| 9. Subtotal (Lines 7 plus 8).....                                    | 654,831                            | 543,961                             | 777,683                            | 405,715                              |
| 10. Total nonadmitted amounts.....                                   |                                    |                                     |                                    |                                      |
| 11. Statement value (Lines 9 minus 10).....                          | 654,831                            | 543,961                             | 777,683                            | 405,715                              |
| 12. Income collected during period.....                              | (146)                              | 2,555                               | 2,315                              | 16,875                               |
| 13. Income earned during period.....                                 | 2,501                              | (1,208)                             | 3,961                              | 15,621                               |

Sch. DB-Part F-Section 1  
NONE

Sch. DB-Part F-Section 2  
NONE

Sch. S  
NONE

Cincinnati Equitable Life Insurance Company  
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

| States, Etc. |                                                                                             | 1<br><br>Is Insurer<br>Licensed?<br>(Yes or No) | Direct Business Only                |                                    |                                                                                                         |                                            |                                  |
|--------------|---------------------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------|----------------------------------|
|              |                                                                                             |                                                 | Life Contracts                      |                                    | 4<br><br>Accident and Health<br>Insurance Premiums,<br>Including Policy, Mem-<br>bership and Other Fees | 5<br><br>Deposit-Type<br>Contract<br>Funds | 6<br><br>Other<br>Considerations |
|              |                                                                                             |                                                 | 2<br><br>Life Insurance<br>Premiums | 3<br><br>Annuity<br>Considerations |                                                                                                         |                                            |                                  |
| 1.           | Alabama.....AL                                                                              | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 2.           | Alaska.....AK                                                                               | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 3.           | Arizona.....AZ                                                                              | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 4.           | Arkansas.....AR                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 5.           | California.....CA                                                                           | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 6.           | Colorado.....CO                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 7.           | Connecticut.....CT                                                                          | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 8.           | Delaware.....DE                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 9.           | District of Columbia.....DC                                                                 | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 10.          | Florida.....FL                                                                              | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 11.          | Georgia.....GA                                                                              | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 12.          | Hawaii.....HI                                                                               | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 13.          | Idaho.....ID                                                                                | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 14.          | Illinois.....IL                                                                             | No.....                                         | 16,079                              | 225                                |                                                                                                         |                                            |                                  |
| 15.          | Indiana.....IN                                                                              | Yes.....                                        | 6,553                               | 800                                |                                                                                                         |                                            |                                  |
| 16.          | Iowa.....IA                                                                                 | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 17.          | Kansas.....KS                                                                               | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 18.          | Kentucky.....KY                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 19.          | Louisiana.....LA                                                                            | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 20.          | Maine.....ME                                                                                | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 21.          | Maryland.....MD                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 22.          | Massachusetts.....MA                                                                        | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 23.          | Michigan.....MI                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 24.          | Minnesota.....MN                                                                            | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 25.          | Mississippi.....MS                                                                          | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 26.          | Missouri.....MO                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 27.          | Montana.....MT                                                                              | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 28.          | Nebraska.....NE                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 29.          | Nevada.....NV                                                                               | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 30.          | New Hampshire.....NH                                                                        | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 31.          | New Jersey.....NJ                                                                           | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 32.          | New Mexico.....NM                                                                           | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 33.          | New York.....NY                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 34.          | North Carolina.....NC                                                                       | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 35.          | North Dakota.....ND                                                                         | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 36.          | Ohio.....OH                                                                                 | Yes.....                                        | 179,407                             |                                    | 8,503,180                                                                                               |                                            |                                  |
| 37.          | Oklahoma.....OK                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 38.          | Oregon.....OR                                                                               | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 39.          | Pennsylvania.....PA                                                                         | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 40.          | Rhode Island.....RI                                                                         | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 41.          | South Carolina.....SC                                                                       | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 42.          | South Dakota.....SD                                                                         | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 43.          | Tennessee.....TN                                                                            | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 44.          | Texas.....TX                                                                                | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 45.          | Utah.....UT                                                                                 | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 46.          | Vermont.....VT                                                                              | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 47.          | Virginia.....VA                                                                             | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 48.          | Washington.....WA                                                                           | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 49.          | West Virginia.....WV                                                                        | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 50.          | Wisconsin.....WI                                                                            | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 51.          | Wyoming.....WY                                                                              | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 52.          | American Samoa.....AS                                                                       | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 53.          | Guam.....GU                                                                                 | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 54.          | Puerto Rico.....PR                                                                          | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 55.          | US Virgin Islands.....VI                                                                    | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 56.          | Canada.....CN                                                                               | No.....                                         |                                     |                                    |                                                                                                         |                                            |                                  |
| 57.          | Aggregate Other Alien.....OT                                                                | XXX.....                                        | 0                                   | 0                                  | 0                                                                                                       | 0                                          | 0                                |
| 58.          | Subtotal.....                                                                               | (a).....2                                       | 202,039                             | 1,025                              | 8,503,180                                                                                               | 0                                          | 0                                |
| 90.          | Reporting entity contributions for employee benefit plans.....                              | XXX.....                                        |                                     |                                    |                                                                                                         |                                            |                                  |
| 91.          | Dividends or refunds applied to purchase paid-up additions and annuities.....               | XXX.....                                        |                                     |                                    |                                                                                                         |                                            |                                  |
| 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.....                                        |                                     |                                    |                                                                                                         |                                            |                                  |
| 94.          | Aggregate other amounts not allocable by State.....                                         | XXX.....                                        | 0                                   | 0                                  | 0                                                                                                       | 0                                          | 0                                |
| 95.          | Totals (Direct Business).....                                                               | XXX.....                                        | 202,039                             | 1,025                              | 8,503,180                                                                                               | 0                                          | 0                                |
| 96.          | Plus Reinsurance Assumed.....                                                               | XXX.....                                        |                                     |                                    |                                                                                                         |                                            |                                  |
| 97.          | Totals (All Business).....                                                                  | XXX.....                                        | 202,039                             | 1,025                              | 8,503,180                                                                                               | 0                                          | 0                                |
| 98.          | Less Reinsurance Ceded.....                                                                 | XXX.....                                        | 5,230                               |                                    | 382,187                                                                                                 |                                            |                                  |
| 99.          | Totals (All Business) less Reinsurance Ceded.....                                           | XXX.....                                        | 196,809                             | 1,025                              | 8,120,993                                                                                               | 0                                          | 0                                |

DETAILS OF WRITE-INS

|       |                                                                    |          |   |   |   |   |   |
|-------|--------------------------------------------------------------------|----------|---|---|---|---|---|
| 5701. | .....                                                              | XXX..... |   |   |   |   |   |
| 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..... | 0 | 0 | 0 | 0 | 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

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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?                                       | <div>YES</div> |
| 2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement? | <div>NO</div>  |

EXPLANATIONS:

N/A

BAR CODE:





Overflow Page  
NONE

Sch. A-Part 2  
NONE

Sch. A-Part 3  
NONE

Sch. B-Part 1  
NONE

Sch. B-Part 2  
NONE

Sch. BA-Part 1  
NONE

Sch. BA-Part 2  
NONE

SCHEDULE D - PART 3

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

| 1<br>CUSIP<br>Identification                         | 2<br>Description                                           | 3<br>Date<br>Acquired | 4<br>Name of Vendor         | 5<br>Number of<br>Shares of Stock | 6<br>Actual Cost | 7<br>Par Value | 8<br>Paid for Accrued<br>Interest and Dividends | 9<br>NAIC<br>Designation (a) |
|------------------------------------------------------|------------------------------------------------------------|-----------------------|-----------------------------|-----------------------------------|------------------|----------------|-------------------------------------------------|------------------------------|
| Bonds - Political Subdivisions of States             |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| Mississippi                                          |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| 605343 HD 7.....                                     | Mississippi Development Bank.....                          | 09/06/2002.....       | Crews & Associations.....   |                                   | 75,000           | 75,000         | 1,896                                           | 1PE.....                     |
|                                                      | Mississippi.....                                           |                       |                             |                                   | 75,000           | 75,000         | 1,896                                           | XXX.....                     |
|                                                      | United States.....                                         |                       |                             |                                   | 75,000           | 75,000         | 1,896                                           | XXX.....                     |
| 2499999.                                             | Total - Bonds - Political Subdivision.....                 |                       |                             |                                   | 75,000           | 75,000         | 1,896                                           | XXX.....                     |
| Bonds - Industrial and Miscellaneous                 |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| United States                                        |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| 125581 AA 6.....                                     | CIT Group Inc.....                                         | 09/16/2002.....       | Mesirow Financial, Inc..... |                                   | 304,909          | 280,000        | 9,637                                           | 1.....                       |
| 126117 AF 7.....                                     | CNA Financial Corp.....                                    | 08/28/2002.....       | Crews & Associations.....   |                                   | 44,325           | 45,000         | 920                                             | 2.....                       |
| 22541L AB 9.....                                     | Credit Suisse First Boston.....                            | 09/26/2002.....       | Mesirow Financial, Inc..... |                                   | 398,560          | 385,000        | 8,908                                           | 1PE.....                     |
| 370442 BB 0.....                                     | General Motors Corp.....                                   | 09/09/2002.....       | Mesirow Financial, Inc..... |                                   | 257,053          | 250,000        | 2,850                                           | 2.....                       |
| 40423Q AF 4.....                                     | HMH PPTYS.....                                             | 09/11/2002.....       | Crews & Associations.....   |                                   | 49,250           | 50,000         | 995                                             | 3.....                       |
| 780153 AE 2.....                                     | Royal Caribbean.....                                       | 09/12/2002.....       | Crews & Associations.....   |                                   | 94,000           | 100,000        | 644                                             | 3.....                       |
|                                                      | United States.....                                         |                       |                             |                                   | 1,148,097        | 1,110,000      | 23,954                                          | XXX.....                     |
| 4599999.                                             | Total - Bonds - Industrial & Miscellaneous.....            |                       |                             |                                   | 1,148,097        | 1,110,000      | 23,954                                          | XXX.....                     |
| 6099997.                                             | Total - Bonds - Part 3.....                                |                       |                             |                                   | 1,223,097        | 1,185,000      | 25,850                                          | XXX.....                     |
| 6099999.                                             | Total - Bonds.....                                         |                       |                             |                                   | 1,223,097        | 1,185,000      | 25,850                                          | XXX.....                     |
| Preferred Stocks - Industrial and Miscellaneous      |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| United States                                        |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| 83001P 50 5.....                                     | Six Flags Inc.....                                         | 09/26/2002.....       | Schwab.....                 | 3,500,000                         | 49,105           | 25             |                                                 | RP4A.....                    |
|                                                      | United States.....                                         |                       |                             |                                   | 49,105           | 25             | 0                                               | XXX.....                     |
| 6399999.                                             | Total - Preferred Stocks - Industrial & Miscellaneous..... |                       |                             |                                   | 49,105           | 25             | 0                                               | XXX.....                     |
| 6599997.                                             | Total - Preferred Stocks - Part 3.....                     |                       |                             |                                   | 49,105           | 25             | 0                                               | XXX.....                     |
| 6599999.                                             | Total - Preferred Stocks.....                              |                       |                             |                                   | 49,105           | 25             | 0                                               | XXX.....                     |
| Common Stocks - Banks, Trust and Insurance Companies |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| United States                                        |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| 160903 10 0.....                                     | Charter One Financial.....                                 | 09/30/2002.....       | VARIOUS.....                | 315,000                           | 10,028           |                |                                                 | L.....                       |
|                                                      | United States.....                                         |                       |                             |                                   | 10,028           | XXX            | 0                                               | XXX.....                     |
| 6799999.                                             | Total - Common Stocks - Banks, Trust & Ins. Cos.....       |                       |                             |                                   | 10,028           | XXX            | 0                                               | XXX.....                     |
| Common Stocks - Industrial and Miscellaneous         |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| United States                                        |                                                            |                       |                             |                                   |                  |                |                                                 |                              |
| 026874 10 7.....                                     | American International Group.....                          | 08/12/2002.....       | Schwab.....                 | 200,000                           | 13,156           |                |                                                 | L.....                       |
| 15101Q 10 8.....                                     | Celestica Inc.....                                         | 08/12/2002.....       | Schwab.....                 | 400,000                           | 8,120            |                |                                                 | L.....                       |
| 404052 10 2.....                                     | H&Q Healthcare Fund.....                                   | 08/12/2002.....       | Schwab.....                 | 500,000                           | 7,700            |                |                                                 | L.....                       |
| 437076 10 2.....                                     | Home Depot Inc.....                                        | 08/12/2002.....       | Schwab.....                 | 500,000                           | 13,460           |                |                                                 | L.....                       |
| 441815 10 7.....                                     | Household International.....                               | 08/12/2002.....       | Schwab.....                 | 300,000                           | 11,960           |                |                                                 | L.....                       |
| 452308 10 9.....                                     | Illinois Tool Works.....                                   | 08/12/2002.....       | Schwab.....                 | 250,000                           | 16,408           |                |                                                 | L.....                       |
| 589331 10 7.....                                     | Merck & Co.....                                            | 08/12/2002.....       | Schwab.....                 | 100,000                           | 5,169            |                |                                                 | L.....                       |
| 68389X 10 5.....                                     | Oracle Corporation.....                                    | 08/12/2002.....       | Schwab.....                 | 400,000                           | 3,928            |                |                                                 | L.....                       |
| 803111 10 3.....                                     | Sara Lee Corp.....                                         | 08/12/2002.....       | Schwab.....                 | 900,000                           | 17,805           |                |                                                 | L.....                       |
| 872375 10 0.....                                     | Teco Energy.....                                           | 08/12/2002.....       | Schwab.....                 | 300,000                           | 7,238            |                |                                                 | L.....                       |
| 879369 10 6.....                                     | Teleflex Inc.....                                          | 08/12/2002.....       | Schwab.....                 | 350,000                           | 17,044           |                |                                                 | L.....                       |
|                                                      | United States.....                                         |                       |                             |                                   | 121,988          | XXX            | 0                                               | XXX.....                     |
| 6899999.                                             | Total - Common Stocks - Industrial & Miscellaneous.....    |                       |                             |                                   | 121,988          | XXX            | 0                                               | XXX.....                     |
| 7099997.                                             | Total - Common Stocks - Part 3.....                        |                       |                             |                                   | 132,016          | XXX            | 0                                               | XXX.....                     |
| 7099999.                                             | Total - Common Stocks.....                                 |                       |                             |                                   | 132,016          | XXX            | 0                                               | XXX.....                     |
| 7199999.                                             | Total - Preferred and Common Stocks.....                   |                       |                             |                                   | 181,121          | XXX            | 0                                               | XXX.....                     |
| 7299999.                                             | Total - Bonds, Preferred and Common Stocks.....            |                       |                             |                                   | 1,404,218        | XXX            | 25,850                                          | XXX.....                     |

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....0.

Cincinnati Equitable Life Insurance Company

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<br>Identification                              | Description                                                     | Disposal<br>Date | Name of Purchaser           | Number of<br>Shares of<br>Stock | Consideration  | Par Value      | Actual Cost    | Book/Adjusted<br>Carrying<br>Value At<br>Disposal Date | Increase<br>(Decrease)<br>by Adjustment | Increase<br>(Decrease)<br>by Foreign<br>Exchange<br>Adjustment | Foreign<br>Exchange<br>Gain (Loss)<br>on Disposal | Realized<br>Gain (Loss)<br>on Disposal | Total<br>Gain (Loss)<br>on Disposal | Interest<br>on Bonds<br>Received<br>During Year | Dividends<br>on Stocks<br>Received<br>During Year | NAIC<br>Designation<br>(a) |           |
| Bonds - U.S. Government                              |                                                                 |                  |                             |                                 |                |                |                |                                                        |                                         |                                                                |                                                   |                                        |                                     |                                                 |                                                   |                            |           |
| 36204Y BL 6...                                       | GNMA Pool #383543x.....                                         | 09/16/2002       | PRINCIPAL RECEIPT.....      |                                 | .....74        | .....74        | .....77        | .....74                                                | .....74                                 |                                                                |                                                   |                                        | .....0                              | .....97                                         |                                                   | 1.....                     |           |
| 36205B YU 0...                                       | GNMA Pool #386023X.....                                         | 09/16/2002       | PRINCIPAL RECEIPT.....      |                                 | .....1,697     | .....1,697     | .....1,508     | .....1,697                                             | .....163                                |                                                                |                                                   |                                        | .....0                              | .....121                                        |                                                   | 1.....                     |           |
| 36207J LY 7....                                      | GNMA Pool #433343.....                                          | 09/16/2002       | PRINCIPAL RECEIPT.....      |                                 | .....1,117     | .....1,117     | .....1,114     | .....1,117                                             | .....3                                  |                                                                |                                                   |                                        | .....0                              | .....226                                        |                                                   | 1.....                     |           |
| 36207X L5 9....                                      | GNMA Pool #445048.....                                          | 09/16/2002       | PRINCIPAL RECEIPT.....      |                                 | .....8,350     | .....8,350     | .....8,329     | .....8,350                                             | .....21                                 |                                                                |                                                   |                                        | .....0                              | .....1,094                                      |                                                   | 1.....                     |           |
| 36209A EN 6....                                      | GNMA Pool #465541X.....                                         | 09/16/2002       | PRINCIPAL RECEIPT.....      |                                 | .....18,085    | .....18,085    | .....17,792    | .....18,085                                            | .....282                                |                                                                |                                                   |                                        | .....0                              | .....1,285                                      |                                                   | 1.....                     |           |
| 36210N MM 8...                                       | GNMA Pool #497264x.....                                         | 09/16/2002       | PRINCIPAL RECEIPT.....      |                                 | .....18,852    | .....18,852    | .....18,699    | .....18,852                                            | .....18,852                             |                                                                |                                                   |                                        | .....0                              | .....1,737                                      |                                                   | 1.....                     |           |
| 362170 SY 9....                                      | GNMA Pool #208535x.....                                         | 09/16/2002       | PRINCIPAL RECEIPT.....      |                                 | .....1,673     | .....1,673     | .....1,543     | .....1,673                                             | .....90                                 |                                                                |                                                   |                                        | .....0                              | .....164                                        |                                                   | 1.....                     |           |
| 912827 2Y 7....                                      | U.S. Treasury Note.....                                         | 07/01/2002       | MATURITY.....               |                                 | .....250,000   | .....250,000   | .....249,131   | .....250,000                                           | .....100                                |                                                                |                                                   |                                        | .....0                              | .....7,813                                      |                                                   | 1PE.....                   |           |
| 912827 6K 3....                                      | U.S. Treasury Note.....                                         | 09/03/2002       | MATURITY.....               |                                 | .....250,000   | .....250,000   | .....250,410   | .....250,000                                           | .....(146)                              |                                                                |                                                   |                                        | .....0                              | .....15,313                                     |                                                   | 1PE.....                   |           |
| 0399999.                                             | Total - Bonds - U.S. Government.....                            |                  |                             |                                 | .....549,848   | .....549,848   | .....548,603   | .....549,848                                           | .....19,439                             | .....0                                                         | .....0                                            | .....0                                 | .....0                              | .....27,850                                     | .....0                                            | ....XXX..                  |           |
| Bonds - Industrial and Miscellaneous                 |                                                                 |                  |                             |                                 |                |                |                |                                                        |                                         |                                                                |                                                   |                                        |                                     |                                                 |                                                   |                            |           |
| United States                                        |                                                                 |                  |                             |                                 |                |                |                |                                                        |                                         |                                                                |                                                   |                                        |                                     |                                                 |                                                   |                            |           |
| 36962G XS 8....                                      | General Electric Capital.....                                   | 09/16/2002       | Mesirow Financial, Inc..... |                                 | .....312,630   | .....300,000   | .....303,480   | .....303,333                                           | .....(147)                              |                                                                |                                                   | .....9,297                             | .....9,297                          | .....10,477                                     |                                                   | 1.....                     |           |
| 908584 DK 8....                                      | Union Tank Cargo Co.....                                        | 09/26/2002       | Mesirow Financial, Inc..... |                                 | .....398,073   | .....350,000   | .....374,332   | .....371,611                                           | .....(1,885)                            |                                                                |                                                   | .....26,461                            | .....26,461                         | .....21,729                                     |                                                   | 1PE.....                   |           |
|                                                      | United States.....                                              |                  |                             |                                 | .....710,703   | .....650,000   | .....677,812   | .....674,944                                           | .....(2,032)                            | .....0                                                         | .....0                                            | .....35,758                            | .....35,758                         | .....32,206                                     | .....0                                            | ....XXX..                  |           |
| 4599999.                                             | Total - Bonds - Industrial & Miscellaneous.....                 |                  |                             |                                 | .....710,703   | .....650,000   | .....677,812   | .....674,944                                           | .....(2,032)                            | .....0                                                         | .....0                                            | .....35,758                            | .....35,758                         | .....32,206                                     | .....0                                            | ....XXX..                  |           |
| 6099997.                                             | Total - Bonds - Part 4.....                                     |                  |                             |                                 | .....1,260,551 | .....1,199,848 | .....1,226,415 | .....1,224,792                                         | .....17,407                             | .....0                                                         | .....0                                            | .....35,758                            | .....35,758                         | .....60,056                                     | .....0                                            | ....XXX..                  |           |
| 6099999.                                             | Total - Bonds.....                                              |                  |                             |                                 | .....1,260,551 | .....1,199,848 | .....1,226,415 | .....1,224,792                                         | .....17,407                             | .....0                                                         | .....0                                            | .....35,758                            | .....35,758                         | .....60,056                                     | .....0                                            | ....XXX..                  |           |
| Preferred Stocks - Industrial and Miscellaneous      |                                                                 |                  |                             |                                 |                |                |                |                                                        |                                         |                                                                |                                                   |                                        |                                     |                                                 |                                                   |                            |           |
| United States                                        |                                                                 |                  |                             |                                 |                |                |                |                                                        |                                         |                                                                |                                                   |                                        |                                     |                                                 |                                                   |                            |           |
| 421946 20 3....                                      | Healthcare Realty.....                                          | 09/30/2002       | Called.....                 |                                 | .....2,000,000 | .....50,000    | .....25        | .....47,700                                            | .....47,700                             |                                                                |                                                   | .....2,300                             | .....2,300                          |                                                 | .....3,706                                        | P3L.....                   |           |
|                                                      | United States.....                                              |                  |                             |                                 | .....50,000    | .....25        | .....47,700    | .....47,700                                            | .....0                                  | .....0                                                         | .....0                                            | .....2,300                             | .....2,300                          | .....0                                          | .....3,706                                        | ....XXX..                  |           |
| 6399999.                                             | Total - Preferred Stocks - Industrial & Miscellaneous.....      |                  |                             |                                 | .....50,000    | .....25        | .....47,700    | .....47,700                                            | .....0                                  | .....0                                                         | .....0                                            | .....2,300                             | .....2,300                          | .....0                                          | .....3,706                                        | ....XXX..                  |           |
| 6599997.                                             | Total - Preferred Stocks - Part 4.....                          |                  |                             |                                 | .....50,000    | .....25        | .....47,700    | .....47,700                                            | .....0                                  | .....0                                                         | .....0                                            | .....2,300                             | .....2,300                          | .....0                                          | .....3,706                                        | ....XXX..                  |           |
| 6599999.                                             | Total - Preferred Stocks.....                                   |                  |                             |                                 | .....50,000    | .....25        | .....47,700    | .....47,700                                            | .....0                                  | .....0                                                         | .....0                                            | .....2,300                             | .....2,300                          | .....0                                          | .....3,706                                        | ....XXX..                  |           |
| Common Stocks - Banks, Trust and Insurance Companies |                                                                 |                  |                             |                                 |                |                |                |                                                        |                                         |                                                                |                                                   |                                        |                                     |                                                 |                                                   |                            |           |
| United States                                        |                                                                 |                  |                             |                                 |                |                |                |                                                        |                                         |                                                                |                                                   |                                        |                                     |                                                 |                                                   |                            |           |
| 902973 30 4....                                      | U.S. Bancorp New.....                                           | 08/12/2002       | Schwab.....                 |                                 | .....923,000   | .....19,676    |                | .....14,067                                            | .....14,067                             | .....(5,252)                                                   |                                                   | .....5,609                             | .....5,609                          |                                                 | .....648                                          | L.....                     |           |
|                                                      | United States.....                                              |                  |                             |                                 | .....19,676    | .....XXX       |                | .....14,067                                            | .....14,067                             | .....(5,252)                                                   | .....0                                            | .....0                                 | .....5,609                          | .....5,609                                      | .....0                                            | .....648                   | ....XXX.. |
| 6799999.                                             | Total - Common Stocks - Banks, Trust & Insurance Companies..... |                  |                             |                                 | .....19,676    | .....XXX       |                | .....14,067                                            | .....14,067                             | .....(5,252)                                                   | .....0                                            | .....0                                 | .....5,609                          | .....5,609                                      | .....0                                            | .....648                   | ....XXX.. |
| Common Stocks - Industrial and Miscellaneous         |                                                                 |                  |                             |                                 |                |                |                |                                                        |                                         |                                                                |                                                   |                                        |                                     |                                                 |                                                   |                            |           |
| United States                                        |                                                                 |                  |                             |                                 |                |                |                |                                                        |                                         |                                                                |                                                   |                                        |                                     |                                                 |                                                   |                            |           |
| 26816Q 10 1....                                      | Dynegy Inc.....                                                 | 07/23/2002       | Schwab.....                 |                                 | .....300,000   | .....322       |                | .....10,585                                            | .....10,585                             | .....2,800                                                     |                                                   | .....(10,263)                          | .....(10,263)                       |                                                 | .....45                                           | L.....                     |           |
| 518439 10 4....                                      | Estee Lauder Co.....                                            | 08/12/2002       | Schwab.....                 |                                 | .....200,000   | .....5,230     |                | .....6,720                                             | .....6,720                              |                                                                |                                                   | .....(1,490)                           | .....(1,490)                        |                                                 | .....20                                           | L.....                     |           |
| 580135 10 1....                                      | McDonald's Corp.....                                            | 08/12/2002       | Schwab.....                 |                                 | .....400,000   | .....9,236     |                | .....10,968                                            | .....10,968                             |                                                                |                                                   | .....(1,732)                           | .....(1,732)                        |                                                 |                                                   | L.....                     |           |
| 902124 10 6....                                      | Tyco International LTD.....                                     | 07/25/2002       | Schwab.....                 |                                 | .....1,500,000 | .....12,272    |                | .....36,343                                            | .....36,343                             | .....(1,221)                                                   |                                                   | .....(24,070)                          | .....(24,070)                       |                                                 | .....34                                           | L.....                     |           |
|                                                      | United States.....                                              |                  |                             |                                 | .....27,060    | .....XXX       |                | .....64,616                                            | .....64,616                             | .....1,579                                                     | .....0                                            | .....(37,555)                          | .....(37,555)                       | .....0                                          | .....99                                           | ....XXX..                  |           |
| 6899999.                                             | Total - Common Stocks - Industrial & Miscellaneous.....         |                  |                             |                                 | .....27,060    | .....XXX       |                | .....64,616                                            | .....64,616                             | .....1,579                                                     | .....0                                            | .....(37,555)                          | .....(37,555)                       | .....0                                          | .....99                                           | ....XXX..                  |           |
| 7099997.                                             | Total - Common Stocks - Part 4.....                             |                  |                             |                                 | .....46,736    | .....XXX       |                | .....78,683                                            | .....78,683                             | .....(3,673)                                                   | .....0                                            | .....(31,946)                          | .....(31,946)                       | .....0                                          | .....747                                          | ....XXX..                  |           |
| 7099999.                                             | Total - Common Stocks.....                                      |                  |                             |                                 | .....46,736    | .....XXX       |                | .....78,683                                            | .....78,683                             | .....(3,673)                                                   | .....0                                            | .....(31,946)                          | .....(31,946)                       | .....0                                          | .....747                                          | ....XXX..                  |           |
| 7199999.                                             | Total - Preferred and Common Stocks.....                        |                  |                             |                                 | .....96,736    | .....XXX       |                | .....126,383                                           | .....126,383                            | .....(3,673)                                                   | .....0                                            | .....(29,646)                          | .....(29,646)                       | .....0                                          | .....4,453                                        | ....XXX..                  |           |
| 7299999.                                             | Total - Bonds, Preferred and Common Stocks.....                 |                  |                             |                                 | .....1,357,287 | .....XXX       |                | .....1,352,798                                         | .....1,351,175                          | .....13,734                                                    | .....0                                            | .....6,112                             | .....6,112                          | .....60,056                                     | .....4,453                                        | ....XXX..                  |           |

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....0.

Sch. DB-Part A-Section 1  
NONE

Sch. DB-Part B-Section 1  
NONE

Sch. DB-Part C-Section 1  
NONE

Sch. DB-Part D-Section 1  
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 | *   |
| <b>Open Depositories</b>                    |                  |                                                    |                                                      |                                                          |              |             |     |
| U.S. Bank..... Cincinnati, Ohio.....        |                  | 98                                                 |                                                      | 54,759                                                   | 144,415      | 60,753      |     |
| Fifth Third Bank..... Cincinnati, Ohio..... |                  |                                                    |                                                      | (4,239)                                                  | (4,239)      | (703)       |     |
| 0199999. Total Open Depositories.....       | XXX              | 98                                                 | 0                                                    | 50,520                                                   | 140,176      | 60,050      | XXX |
| 0399999. Total Cash on Deposit.....         | XXX              | 98                                                 | 0                                                    | 50,520                                                   | 140,176      | 60,050      | XXX |
| 0599999. Total Cash.....                    | XXX              | 98                                                 | 0                                                    | 50,520                                                   | 140,176      | 60,050      | XXX |

