



ANNUAL STATEMENT

For the Year Ended December 31, 2002
of the Condition and Affairs of the

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

NAIC Group Code..... 0468, 0468 (Current Period) (Prior Period) NAIC Company Code..... 91413 Employer's ID Number..... 43-1162657

Organized under the Laws of OHIO State of Domicile or Port of Entry OHIO

Country of Domicile US

Incorporated..... May 14, 1979

Commenced Business..... June 17, 1980

Statutory Home Office 366 E. Broad St. C/O Michael Igoe, ESQ. Columbus OH 43215
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 570 Carillon Parkway St Petersburg FL 33716-1202 727-299-1800
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 5068 Clearwater FL 33758-5068
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 570 Carillon Parkway St Petersburg FL 33716-1202 727-299-1800
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.aegonins.com

Statement Contact Paul Ben Nardini 319-398-8790
(Name) (Area Code) (Telephone Number) (Extension)

pnardini@aegonusa.com 319-369-2210
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 570 Carillon Parkway St Petersburg FL 33716-1202 1-800-851-9777
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman & Chief Executive Officer Michael Wayne Kirby
President Jerome Charles Vahl
Vice President, Treasurer, & Controller Allan John Hamilton
Secretary & Corporate Counsel William Harold Geiger
Executive Vice President, Chief Financial Officer, & Actuary Alan Martin Yaeger

DIRECTORS OR TRUSTEES

Jerome Charles Vahl Brenda Kay Clancy Kevin Scott Bachmann Michael Wayne Kirby
Paul Douglas Reaburn

State of..... Florida
County of..... Pinellas

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) Jerome Charles Vahl _____ (Printed Name) President	_____ (Signature) William Harold Geiger _____ (Printed Name) Secretary	_____ (Signature) Allan John Hamilton _____ (Printed Name) Treasurer
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Subscribed and sworn to before me this
...27th...day of February, 2003

- a. Is this an original filing? Yes [X] No []
- b. If no: 1. State the amendment number
2. Date filed.....
3. Number of pages attached.....

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	Location		4 Date Acquired	5 Date of Last Appraisal	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Fair Value Less Encumbrances	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Amounts Received During Year	13 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	14 Gross Income Earned Less Interest Incurred on Encumbrances	15 Taxes, Repairs, and Expenses Incurred
	2 City	3 State												
Properties Occupied by the Reporting Entity - Administrative														
Carillon Home Office.....	St Petersburg.....	FL.....	.....1996....	12/31/2002	.....34,995,583	.....0	.....32,384,993	.....35,000,000	.....(602,444)	.....0	.....0	.....5,850	.....5,523,565	.....2,717,982
World Financial Group building.....	Atlanta.....	GA.....	.....1998....	12/31/2002	.....11,594,149	.....0	.....10,269,244	.....12,600,000	.....(269,472)	.....0	.....0	.....0	.....1,856,906	.....1,403,144
0299999. Properties Occupied by the Reporting Entity - Administrative.....					.....46,589,732	.....0	.....42,654,237	.....47,600,000	.....(871,916)	.....0	.....0	.....5,850	.....7,380,471	.....4,121,126
0399999. Total - Properties Occupied by the Reporting Entity.....					.....46,589,732	.....0	.....42,654,237	.....47,600,000	.....(871,916)	.....0	.....0	.....5,850	.....7,380,471	.....4,121,126
9999999. Totals.....					.....46,589,732	.....0	.....42,654,237	.....47,600,000	.....(871,916)	.....0	.....0	.....5,850	.....7,380,471	.....4,121,126

Sch. A-Pt. 2
NONE

Sch. A-Pt. 3
NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State								
Mortgages in Good Standing										
Commercial Mortgages - All Other										
87113.....	Sandy.....	UT.....		02/18/1994	8.500	849,762	0	0	1,282,258	10/01/2002
87545.....	Prairie Village.....	KS.....		05/08/1997	8.070	728,815	0	0	1,488,012	09/19/2001
87719.....	Various.....	NY.....		10/19/1998	6.710	4,389,344	0	0	6,114,506	12/01/2002
88248.....	Northglenn.....	CO.....		12/28/2000	7.970	4,916,422	0	0	7,228,916	11/01/2001
0599999. Total - Mortgages in Good Standing - Commercial Mortgages - All Other.....						10,884,343	0	0	16,113,692	XXX.....
0799999. Total - Mortgages in Good Standing.....						10,884,343	0	0	16,113,692	XXX.....
9999999. Totals.....						10,884,343	0	0	16,113,692	XXX.....

General Interrogatory:

1. Mortgages in good standing \$.....0 unpaid taxes \$.....0 interest due and unpaid.
2. Restructured mortgages \$.....0 unpaid taxes \$.....0 interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$.....0 unpaid taxes \$.....0 interest due and unpaid.
4. Mortgages in process of foreclosure \$.....0 unpaid taxes \$.....0 interest due and unpaid.

SCHEDULE B - PART 2

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

1	Location		4	5	6	7	8	9	10	11	12	13
Loan Number	2 City	3 State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
Mortgages Closed by Repayment												
87028.....	Cleveland.....	OH.....		10/23/1991...	2,707,373	0	0	2,703,587	2,703,587	0	0	0
0199999. Total - Mortgages Closed by Repayment.....					2,707,373	0	0	2,703,587	2,703,587	0	0	0
9999999. Totals.....					2,707,373	0	0	2,703,587	2,703,587	0	0	0

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
Joint Venture, Partnership or Limited Liability Company Interests That Have Underlying Characteristics of Real Estate									
Apollo Tax Credit Fund VIII, L.P.....		OH.....	Apollo Tax Credit Fund	06/30/2000.....	15,361,688	0	9,751,547	(3,019,940)	0
WNC Institutional TC Fund IX, L.P.....		CA.....	WNC Institutional TC Fund.....	11/06/2000.....	11,131,609	0	9,128,172	(554,945)	0
0999999. Total - Joint Venture, Partnership or Limited Liability Company Interests That Have Underlying Characteristics of Real Estate.....					26,493,297	0	18,879,719	(3,574,885)	0
9999999. Totals.....					26,493,297	0	18,879,719	(3,574,885)	0

SCHEDULE BA - PART 2

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

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
Joint Venture, Partnership or Limited Liability Company Interests That Have Underlying Characteristics of Real Estate												
WNC Institutional TC Fund IX, L.P.....	CA.....	Direct.....	11/06/2000	6,439	0	0	6,439	6,439	0	0	0	0
0999999. Total - Joint Venture, Partnership or Limited Liability Company Interests That Have Underlying Characteristics of Real Estate.....				6,439	0	0	6,439	6,439	0	0	0	0
9999999. Totals.....				6,439	0	0	6,439	6,439	0	0	0	0

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identifi- cation	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Design- ation	Date Acquired	Effective Rate of Interest
U.S. Government - Issuer Obligations																				
3134A2-UJ-5..	FHLMC REFERENCE NOTES.....	LS....	5.125	AO	10/15/2008			16,155,641	15,000,000	109.0625	16,359,375	16,178,910	162,292	0	(23,269)	0	0	1PE	11/14/2002	3.636
3134A3-M7-8..	FREDDIE MAC.....	MS....	6.625	MS	09/15/2009			17,455,844	15,000,000	117.3125	17,596,875	17,497,852	292,604	0	(42,008)	0	0	1PE	11/13/2002	3.832
3134A4-QD-9..	FREDDIE MAC REFERENCE NOTES.....	....	5.125	JJ	07/15/2012			10,369,111	10,000,000	106.4375	10,643,750	10,375,000	234,896	0	(5,889)	0	0	1	10/15/2002	4.641
3134A4-RA-4..	FREDDIE MAC.....	....	2.875	MS	09/15/2005			20,154,288	20,000,000	101.9063	20,381,250	20,162,500	210,833	0	(8,212)	0	0	1	11/19/2002	2.577
3134A4-RH-9..	FREDDIE MAC.....	....	3.500	MS	09/15/2007			10,026,111	10,000,000	102.0938	10,209,375	10,027,344	102,083	0	(1,232)	0	0	1	10/15/2002	3.439
31359M-LH-4..	FNMA.....	....	4.375	AO	10/15/2006			26,302,965	25,000,000	106.0938	26,523,438	26,343,750	230,903	0	(40,785)	0	0	1	11/19/2002	2.911
31359M-PT-4..	FNMA.....	LS....	2.875	AO	10/15/2005			15,142,902	15,000,000	101.9063	15,285,938	15,149,414	75,469	0	(6,512)	0	0	1	11/14/2002	2.519
912810-DD-7..	US TREASURY BOND.....	....	10.750	MN	05/15/2003			50,778	50,000	103.4688	51,734	61,344	698	5,375	(2,053)	0	0	1	01/02/1997	6.357
912827-3Z-3..	US TREASURY NOTE.....	....	5.500	FA	02/28/2003			3,386,079	3,390,000	100.6875	3,413,306	3,336,211	63,352	186,450	19,267	0	0	1	01/11/2000	6.115
912827-4V-1..	US TREASURY NOTE.....	....	4.750	MN	11/15/2008			1,339,517	1,270,000	109.1563	1,386,284	1,341,623	7,832	18,288	(2,106)	0	0	1	12/10/2002	3.699
912828-AC-4..	US TREASURY.....	....	4.375	MN	05/15/2007			323,024	325,000	107.3750	348,969	322,791	1,846	7,109	233	0	0	1	05/20/2002	4.529
912828-AH-3..	US TREASURY.....	LS....	3.250	FA	08/15/2007			5,087,569	5,000,000	102.4688	5,123,438	5,092,188	61,379	0	(4,619)	0	0	1	09/26/2002	2.842
912828-AN-0..	US TREASURY N/B.....	LS....	3.000	MN	11/15/2007			16,110,082	16,000,000	101.2188	16,195,000	16,113,047	62,320	0	(2,964)	0	0	1	12/23/2002	2.847
912828-AP-5..	US TREASURY N/B.....	LS....	4.000	MN	11/15/2012			15,187,265	15,000,000	101.4063	15,210,938	15,189,844	77,901	0	(2,579)	0	0	1	11/12/2002	3.846
912828-AQ-3..	US TREASURY 2YR NOTE.....	....	2.000	MN	11/30/2004			9,043,094	9,000,000	100.8438	9,075,938	9,043,594	15,824	0	(500)	0	0	1	12/23/2002	1.744
0199999	U.S. Government - Issuer Obligations.....							166,134,270	160,035,000	XXX	167,805,608	166,235,412	1,600,232	217,222	(123,228)	0	0	XXX	XXX	XXX
U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities																				
36202B-YL-3..	GNMA #1615.....	....	9.500	MTLY	05/20/2021			44,287	43,424	112.0644	48,663	44,279	344	4,125	45	0	0	1	05/16/1991	8.449
362033-DN-9..	GNMA #7309.....	....	7.750	MTLY	04/15/2005			726	758	104.8230	795	696	5	59	4	0	0	1	10/22/1975	12.769
36225A-EF-3..	GNMA POOL# 780134.....	....	8.500	MTLY	05/15/2010			154,769	150,238	107.6930	161,796	155,990	1,064	12,770	24	0	0	1	05/04/1995	6.921
83162C-BP-7..	SMALL BUS ADMIN SR 89-20-B.....	....	9.850	FA	02/01/2009			35,328	33,153	109.0310	36,147	36,949	1,361	3,266	(520)	0	0	1	11/16/1992	6.492
83162C-CK-7..	SMALL BUS ADMIN SR 90-20-E.....	....	9.650	MN	05/01/2010			81,438	75,403	114.4250	86,279	83,955	1,213	7,276	(463)	0	0	1	01/04/1993	5.954
0299999	U.S. Government - Single Class Mortgage-Backed/Asset-Backed Securities.....							316,548	302,976	XXX	333,680	321,869	3,987	27,496	(910)	0	0	XXX	XXX	XXX
0399999	Total - U.S. Government.....							166,450,818	160,337,976	XXX	168,139,288	166,557,281	1,604,219	244,718	(124,138)	0	0	XXX	XXX	XXX
All Other Governments - Issuer Obligations																				
Foreign																				
168863-AP-3..	REPUBLIC OF CHILE.....	LS....	7.125	JJ	01/11/2012			1,070,105	1,000,000	112.4300	1,124,300	1,070,930	33,646	0	(825)	0	0	1	10/30/2002	6.103
836205-AG-9..	REP OF SOUTH AFRICA NOTES.....	LS....	7.375	AO	04/25/2012			1,048,294	1,000,000	109.2500	1,092,500	1,049,000	13,521	0	(706)	0	0	2	10/30/2002	6.669
Foreign - Issuer Obligations.....																				
0499999	All Other Governments - Issuer Obligations.....							2,118,399	2,000,000	XXX	2,216,800	2,119,930	47,167	0	(1,531)	0	0	XXX	XXX	XXX
1099999	Total - All Other Governments.....							2,118,399	2,000,000	XXX	2,216,800	2,119,930	47,167	0	(1,531)	0	0	XXX	XXX	XXX
Special Revenue & Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																				
Puerto Rico																				
745144-4J-1..	PUERTO RICO COMMONWEALTH.....	....	5.500	JJ	07/01/2005			504,639	500,000	109.4940	547,470	514,325	13,750	27,500	(1,698)	0	0	1PE	06/13/1996	5.100
Puerto Rico.....																				
Total States and US.....																				
Canada																				
748148-QB-2..	QUEBEC PROVINCE.....	....	7.000	JJ	01/30/2007			978,345	1,000,000	115.0800	1,150,800	966,750	29,361	70,000	4,354	0	0	1PE	02/18/2000	7.625
Canada.....																				
2599999	Special Revenue & Assessment Obligations - Issuer Obligations.....							1,482,984	1,500,000	XXX	1,698,270	1,481,075	43,111	97,500	2,656	0	0	XXX	XXX	XXX
Special Revenue & Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities																				
District of Columbia																				
31282C-CY-1..	FHLMC #M30087.....	....	7.000	MTLY	01/01/2010			177,412	186,215	106.6449	198,589	175,100	1,086	13,035	(167)	0	0	1	12/21/1994	9.461
31342M-A2-9..	FHLMC #730025.....	....	9.500	MTLY	12/01/2004			35,489	35,838	104.7696	37,547	35,554	284	3,405	9	0	0	1	09/16/1991	9.450
31387U-DL-2..	FNMA #594207.....	....	6.500	MTLY	02/01/2031			27,125,428	26,315,413	104.9735	27,624,209	27,121,322	142,542	427,625	4,106	0	0	1	08/21/2002	5.820
District of Columbia.....																				
Total States and US.....																				
2699999	Special Revenue & Assessment Obligations - Single Class Mtg.-Backed/Asset-Backed Securities.....							27,338,329	26,537,466	XXX	27,860,345	27,331,976	143,912	444,065	3,948	0	0	XXX	XXX	XXX
Special Revenue & Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities																				
Delaware																				
31393F-EK-8..	FHLMC SR H001 CL A4.....	3.776	MTLY	10/15/2009	08/15/2007	100.000	1,990,015	2,000,000	100.4687	2,009,374	1,990,000	6,293	6,293	15	0	0	1PE	11/07/2002	3.817
Delaware.....																				

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WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identifi- cation	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Design- ation	Date Acquired	Effective Rate of Interest
District of Columbia																				
312903-N6-0..	FHLMC SR-0161 CL-F.....		9.500	MTLY	06/15/2006	05/15/2005	100.000	401,906	406,335	100.2249	407,249	396,558	1,716	38,602	(784)	0	0	1	05/24/1990	9.996
313602-EV-2..	FNMA SR 88-019 CL-J.....		8.500	MTLY	07/25/2018	07/01/2018	100.000	501,489	498,223	111.4694	555,366	504,762	3,529	42,349	13	0	0	1	03/20/1995	8.058
	District of Columbia.....							903,395	904,558	XXX	962,615	901,320	5,245	80,951	(771)	0	0	XXX	XXX	XXX
	Total States and US.....							2,893,410	2,904,558	XXX	2,971,989	2,891,320	11,538	87,244	(756)	0	0	XXX	XXX	XXX
2799999.	Special Revenue & Assessment Obligations - Defined Multi-Class Residential Mtg.-Backed Securities.....							2,893,410	2,904,558	XXX	2,971,989	2,891,320	11,538	87,244	(756)	0	0	XXX	XXX	XXX
3199999.	Total - Special Revenue & Special Assessment Obligations.....							31,714,723	30,942,024	XXX	32,530,604	31,704,371	198,561	628,809	5,848	0	0	XXX	XXX	XXX
Public Utilities (Unaffiliated) - Issuer Obligations																				
United States																				
927804-ES-9.	VIRGINIA ELECTRIC AND POWER SENIOR NOTES.....		5.375	FA...	02/01/2007			4,981,324	5,000,000	105.9510	5,297,550	4,977,950	111,979	135,122	3,374	0	0	2	01/24/2002	5.477
	United States.....							4,981,324	5,000,000	XXX	5,297,550	4,977,950	111,979	135,122	3,374	0	0	XXX	XXX	XXX
Foreign																				
500631-AR-7.	KOREA ELECTRIC POWER 144A.....		4.250	MS...	09/12/2007			1,992,139	2,000,000	101.3500	2,027,000	1,991,800	25,736	0	339	0	0	1	09/05/2002	4.342
	Foreign.....							1,992,139	2,000,000	XXX	2,027,000	1,991,800	25,736	0	339	0	0	XXX	XXX	XXX
3299999.	Public Utilities (Unaffiliated) - Issuer Obligations.....							6,973,463	7,000,000	XXX	7,324,550	6,969,750	137,715	135,122	3,713	0	0	XXX	XXX	XXX
3899999.	Total - Public Utilities (Unaffiliated).....							6,973,463	7,000,000	XXX	7,324,550	6,969,750	137,715	135,122	3,713	0	0	XXX	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations																				
United States																				
E08.1	00767@-AA-9	ADVANTAGE CAP PARTNERS SR NOTES IV LP.....	9.760	J.....	06/15/2010			137,365	175,000	78.4875	137,353	175,000	17,080	19,160	(6,234)	0	0	1	06/15/1995	7.270
	00769*-AB-7..	ADVANTAGE CAP PARTNERS GTD NOTES SR-B V.....	24.200	J.....	08/21/2006			90,372	74,299	121.6063	90,352	150,000	17,980	18,000	(11,067)	0	0	1	08/06/1996	6.509
	00769*-AH-4..	ADVANTAGE CAP PARTNERS GTD NOTES SR-H V.....	21.620	J.....	02/28/2007			168,152	130,425	128.8962	168,113	235,000	28,198	28,200	(14,385)	0	0	1	05/29/1997	7.241
	00770#-AA-2..	ADVANTAGE CAP PARTNERS CAPCO-MISSOURI.....	27.460	J.....	06/08/2008			98,785	59,351	155.3070	92,176	101,875	16,298	14,554	(2,420)	0	0	1	02/21/1997	7.876
	00775#-AA-7..	ADVANTAGE CAP FLORIDA PTNRS I CAPCO.....	22.179	D.....	05/15/2004	02/15/2004	100.000	531,925	117,934	98.2910	115,918	422,494	2,906	42,213	15,482	0	0	1	04/07/1999	15.431
	023608-AC-6..	AMEREN CORPORATION NOTES 144A.....	5.700	FA.....	02/01/2007			4,988,937	5,000,000	105.2616	5,263,080	4,987,000	118,750	148,042	1,937	0	0	1	01/16/2002	5.760
	05946D-AA-5..	BANC ONE STONEHENGE CAPITAL FD TAX.....	10.460	J.....	12/15/2008			367,187	367,187	119.6560	439,361	367,187	1,707	38,408	0	0	0	1	10/01/1999	10.574
	07385T-AJ-5..	BEAR STEARNS CO.....	5.700	MN.....	11/15/2014			5,029,508	5,000,000	102.9800	5,149,000	5,030,200	43,542	0	(692)	0	0	1PE	10/31/2002	5.630
	084423-AB-8..	BERKLEY W.R. CORP.....	9.875	MN.....	05/15/2008			523,389	500,000	120.0202	600,101	547,565	6,309	49,375	(3,299)	0	0	2PE	03/26/1992	8.760
	08442H-AC-5..	BERKLEY W.R. CORP MED TERM NOTES.....	6.710	JD.....	03/04/2003			1,274,381	1,275,000	100.8248	1,285,516	1,257,010	3,802	85,553	2,954	0	0	2PE	04/03/1996	6.970
	097014-AE-4..	BOEING CAPITAL CORP SR UNSECD.....	5.650	MN.....	05/15/2006			5,111,365	5,000,000	104.7819	5,239,095	5,116,400	36,097	141,250	(5,035)	0	0	1PE	10/30/2002	4.923
	14040E-EP-3..	CAPITAL ONE BANK BANK NOTES.....	6.570	JJ.....	01/27/2003			1,398,795	1,400,000	99.7670	1,396,738	1,371,020	39,347	91,980	12,867	0	0	2	10/02/2000	7.556
	14040N-AC-6..	CAPITAL ONE BANK SR-BKNT.....	8.250	JD.....	06/15/2005			1,031,167	1,000,000	101.1097	1,011,097	1,046,610	3,667	82,500	(11,308)	0	0	2	08/07/2001	6.847
	191219-AN-4..	COCA-COLA ENTERPRISES DEBENTURES.....	8.500	FA.....	02/01/2012			1,118,235	1,000,000	127.5374	1,275,374	1,183,410	35,417	85,000	(9,190)	0	0	1PE	10/25/1993	6.737
	205887-AB-8..	CONAGRA FOODS INC.....	9.875	MN.....	11/15/2005			1,000,000	1,000,000	119.3442	1,193,442	1,000,000	12,618	98,750	0	0	0	2PE	11/20/1990	9.875
	22907#-AB-0..	EVANGELINE GAS PIPELINE L. P. SR B.....	9.870	JD.....	12/31/2010			2,081,464	2,081,464	116.3370	2,421,512	2,081,464	571	205,440	0	0	0	2	02/11/1992	9.870
	245217-AL-8..	DEL MONTE CORP 144A.....	8.625	JD.....	12/15/2012			1,000,000	1,000,000	102.0000	1,020,000	1,000,000	2,635	0	0	0	0	4	12/12/2002	8.625
	246688-AE-5..	DELHAIZE AMERICA INC.....	8.125	AO.....	04/15/2011			5,530,833	5,000,000	97.0000	4,850,000	5,571,300	85,764	406,250	(40,467)	0	0	3	02/20/2002	6.449
	260543-BP-7..	DOW CHEMICAL.....	5.750	JD.....	12/15/2008			3,055,082	3,000,000	104.3490	3,130,470	3,055,830	7,667	86,250	(748)	0	0	1	11/21/2002	5.385
	33632*-JT-5..	FIRST SECURITY BK NA JACO TR/BRITISH.....	9.730	JD.....	06/28/2006			279,979	279,979	112.8370	315,919	279,979	227	27,242	0	0	0	1	06/27/1991	9.725
	33632*-JU-2..	FIRST SECURITY BK NA JACO TR/BRITISH.....	9.730	JD.....	06/28/2006			186,652	186,652	112.8370	210,613	186,652	151	18,161	0	0	0	1	06/27/1991	9.725
	345370-BU-3..	FORD MOTOR COMPANY 144A EXCHGD.....	9.215	MS.....	09/15/2011			1,961,958	1,500,000	100.8206	1,512,309	1,666,380	40,700	138,225	(41,801)	0	0	2	11/23/1992	4.837
	351807-AH-5..	FRANCHISE FINANCE CORP SR NOTES.....	8.750	AO.....	10/15/2010			1,986,360	2,000,000	125.8537	2,517,074	1,984,100	36,944	175,000	1,134	0	0	1PE	09/18/2000	8.869
	361706-AA-2..	GRAND GULF 1B FND CP AKA SYS ENER CP.....	7.430	JJ.....	01/15/2011			676,594	682,811	104.2390	711,755	671,900	23,393	50,733	414	0	0	2PE	09/12/1995	7.681
	449909-AH-3..	ICI WILMINGTON INC GTD IMPERIAL.....	6.950	MS.....	09/15/2004			1,979,833	2,000,000	104.8562	2,097,124	1,949,000	40,928	139,000	10,521	0	0	2	10/26/1999	7.581
	61744A-AL-4..	MORGAN STANLEY TRACER 144A.....	5.469	JD.....	12/15/2012			2,084,967	2,000,000	100.5270	2,010,540	2,085,320	3,950	0	(353)	0	0	4Z	12/06/2002	4.829
	69361K-AG-8..	PSEG CAPITAL CORP SER MTN 144A.....	6.250	JD.....	05/15/2003			1,000,000	1,000,000	101.4972	1,014,972	1,000,000	2,778	62,500	0	0	0	2	02/08/1999	6.254
	755111-BG-5..	RAYTHEON CORP NOTES.....	8.200	MS.....	03/01/2006			4,278,704	4,000,000	112.3526	4,494,104	4,351,200	109,333	328,000	(72,496)	0	0	2	01/24/2002	5.757
	784635-AG-9..	SPX CORP.....	7.500	JJ.....	01/01/2013			1,000,000	1,000,000	101.3750	1,013,750	1,000,000	833	0	0	0	0	3Z	12/13/2002	7.500
	835495-AF-9..	SONOCO PRODUCTS CO.....	6.500	MN.....	11/15/2013			1,989,044	2,000,000	104.5060	2,090,120	1,988,400	16,611	134,694	772	0	0	1	10/30/2001	6.570
	854616-AG-4..	STANLEY WORKS.....	3.500	MN.....	11/01/2007			2,988,001	3,000,000	100.7479	3,022,437	2,987,730	17,500	0	271	0	0	1PE	10/29/2002	3.590
	860628-AA-4..	STIFEL CAPCO LLC NOTES SR - 97.....	10.000	J.....	05/15/2008			391,276	414,000	127.3300	527,146	418,320	41,400	41,400	(5,724)	0	0	1	08/22/1997	8.641
	866930-AK-6..	SUNAMERICA INC.....	9.950	FA.....	08/01/2008			3,069,632	3,000,000	129.8584	3,895,752	3,104,373	124,375	298,500	(9,182)	0	0	1PE	08/19/1998	9.402
	869049-AD-8..	STORAGE USA.....	7.000	JD.....	12/01/2007			3,796,550	3,800,000	113.6669	4,319,342	3,794,528	22,167	266,000	517	0	0	1PE	12/02/1997	7.020

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21
			4	5									14	15						
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued December 31, Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest
90211#-AA-0..	201 NORTH TRYON LLC SR A NATIONS BANK.....		6.669	MTLY	02/29/2008			2,000,000	2,000,000	111.8290	2,236,580	2,000,000	11,115	133,380	0	0	0	1	02/09/1996	6.762
902494-AL-7..	TYSON FOODS INC EXCHGD.....		7.250	AO	10/01/2006			4,122,468	4,000,000	111.4000	4,456,000	4,142,522	72,500	145,000	(20,054)	0	0	2	04/22/2002	6.316
902911-AK-2..	UST INC 144A.....		6.625	JJ	07/15/2012			5,445,173	5,000,000	110.0100	5,500,500	5,450,350	152,743	0	(5,177)	0	0	1	10/31/2002	5.417
909284-AB-7..	UNITED AIRLINES ETC SR 92A.....		9.350	AO	04/07/2016			500,000	2,000,000	20.2650	405,300	500,000	43,633	187,000	(1,500,869)	0	0	5	03/05/1993	9.340
960394-AP-9..	VIACOM INC PUTABLE BOND.....		8.875	JD	06/14/2014			1,070,412	1,000,000	125.6747	1,256,747	1,095,000	4,191	88,750	(3,671)	0	0	1PE	01/07/1994	7.927
	United States.....							75,344,545	74,044,102	XXX	78,486,782	75,355,119	1,245,827	3,874,510	(1,717,303)	0	0	XXX	XXX	XXX
Foreign																				
219868-AN-6..	CORPORACION ANDINA DE FOMENTO UNSECD.....		6.875	MS	03/15/2012			984,173	1,000,000	104.8348	1,048,348	984,000	20,243	0	173	0	0	1	10/24/2002	7.110
29245J-AA-0..	EMP NACIONAL DEL PETROLE 144A.....		6.750	MN	11/15/2012			1,985,018	2,000,000	105.7500	2,115,000	1,985,100	17,250	0	(82)	0	0	2Z	11/05/2002	6.854
780097-AE-1..	ROYAL BANK OF SCOTLAND PLC SR 1.....		9.118	MS	03/31/2049	03/01/2010	100.000	907,755	900,000	124.2600	1,118,340	909,819	20,743	82,062	(755)	0	0	1	03/02/2000	8.948
780097-AF-8..	ROYAL BANK OF SCOTLAND.....		9.797	MS	03/31/2049	03/31/2005	100.000	2,246,682	2,000,000	112.2362	2,244,724	2,259,240	49,528	0	(12,558)	0	0	1	11/13/2002	4.004
	Foreign.....							6,123,628	5,900,000	XXX	6,526,412	6,138,159	107,764	82,062	(13,222)	0	0	XXX	XXX	XXX
3999999	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations.....							81,468,173	79,944,102	XXX	85,013,194	81,493,278	1,353,591	3,956,572	(1,730,525)	0	0	XXX	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Defined Multi-Class Residential Mortgage-Backed Securities																				
United States																				
76110F-J8-7..	RESIDENTIAL ACCREDIT LOANS INC SR.....		6.500	MTLY	03/25/2029	02/01/2003	100.000	277,272	278,418	100.1080	278,718	278,679	1,508	18,018	(677)	0	0	1	02/17/1999	6.375
76110G-DQ-1..	RESIDENTIAL ACCREDIT LOANS INC SR.....		7.750	MTLY	10/01/2030	04/01/2004	100.000	966,288	961,130	102.1319	981,621	979,302	6,207	72,841	(7,554)	0	0	1PE	03/21/2001	6.021
76110W-QB-5..	RESIDENTIAL ASSET SEC CORP SR 2002-KS8.....		5.000	MTLY	12/25/2032	01/25/2010	100.000	4,998,371	5,000,000	101.7813	5,089,063	4,998,437	20,833	0	(66)	0	0	1Z	12/04/2002	4.985
	United States.....							6,241,931	6,239,548	XXX	6,349,402	6,256,418	28,548	90,859	(8,297)	0	0	XXX	XXX	XXX
4199999	Industrial & Miscellaneous - Defined Multi-Class Residential Mtg.-Backed Securities.....							6,241,931	6,239,548	XXX	6,349,402	6,256,418	28,548	90,859	(8,297)	0	0	XXX	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities																				
United States																				
17310*-AA-7..	CITICORP MTG SECURITIES CTFS A.....		8.750	MTLY	06/01/2006			810	810	96.1786	779	810	6	71	0	0	0	5*	10/20/1977	8.844
291701-CR-9..	EMPIRE FUNDING SR 1998-2 CL M1.....		6.990	MTLY	09/01/2024	03/01/2011	100.000	3,380,603	3,371,322	102.9375	3,470,355	3,370,246	19,638	235,655	6,803	0	0	1PE	06/17/1998	6.855
393505-BS-0..	GREEN TREE FINL CORP SR 1993-4 CL B1.....		7.200	MTLY	01/15/2019	05/15/2004	100.000	181,263	181,170	88.0000	159,429	181,792	580	13,044	(55)	0	0	1PE	12/23/1993	7.226
393505-EH-1..	GREEN TREE FINL CORP SR 1994-7 CL B1.....		9.000	MTLY	03/15/2020	11/15/2003	100.000	398,497	397,622	99.2560	394,664	407,687	1,590	35,786	(1,077)	0	0	2PE	03/15/1995	8.634
61913J-AB-2..	MTGE LENDERS NETWORK HE LN TR SR 1998 CL.....		6.605	MTLY	07/25/2029	03/01/2013	100.000	964,963	962,278	102.8854	990,044	964,591	5,297	63,559	(198)	0	0	1PE	06/12/1998	6.486
	United States.....							4,926,136	4,913,202	XXX	5,015,271	4,925,126	27,111	348,115	5,473	0	0	XXX	XXX	XXX
4299999	Industrial & Miscellaneous - Other Multi-Class Residential Mtg.-Backed Securities.....							4,926,136	4,913,202	XXX	5,015,271	4,925,126	27,111	348,115	5,473	0	0	XXX	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities																				
United States																				
22575#-AA-3..	CRESCENT/MACH I PARTNERS SECD SR.....		2.925	JAJO	01/16/2006			507,525	507,525	99.7600	506,307	507,525	3,216	16,340	0	0	0	1	12/17/1993	2.935
29452P-AG-1..	EQUITABLE LIFE ASSURANCE SR 174 CL B1.....		7.330	MTLY	05/15/2006			1,337,287	1,200,000	112.3400	1,348,080	1,343,109	3,909	14,660	(5,823)	0	0	1	11/01/2002	3.744
29452P-AJ-5..	EQUITABLE LIFE ASSURANCE SR 174 CL C1.....		7.520	MTLY	05/15/2006			1,116,626	1,000,000	112.4400	1,124,400	1,121,563	3,342	12,533	(4,937)	0	0	1	11/01/2002	3.859
34527R-HS-5..	FORD CREDIT AUTO OWNER TRUST SR 2002-C.....		4.220	MTLY	12/15/2006	01/15/2006	100.000	5,117,913	5,000,000	101.2500	5,062,500	5,124,219	9,378	35,167	(6,305)	0	0	1Z	10/29/2002	3.404
36228C-BA-0..	GS MORTGAGE SECURITIES CORP II SR 1998.....		6.562	MTLY	04/01/2031	04/01/2008	100.000	2,181,736	2,000,000	111.3700	2,227,400	2,185,546	10,937	10,937	(3,810)	0	0	1	11/14/2002	4.546
929766-BJ-1..	WACHOVIA BANK COMM MORTGAGE TR SR.....		4.043	MTLY	11/01/2034	10/01/2012	100.000	1,992,674	1,992,776	101.1700	2,016,092	1,992,714	6,714	6,714	(40)	0	0	1	10/30/2002	4.057
	United States.....							12,253,761	11,700,301	XXX	12,284,779	12,274,676	37,496	96,351	(20,915)	0	0	XXX	XXX	XXX
4499999	Industrial & Miscellaneous - Other Multi-Class Commercial Mtg.-Backed/Asset Backed Securities.....							12,253,761	11,700,301	XXX	12,284,779	12,274,676	37,496	96,351	(20,915)	0	0	XXX	XXX	XXX
4599999	Total - Industrial & Miscellaneous (Unaffiliated).....							104,899,001	102,797,153	XXX	108,662,646	104,949,498	1,446,746	4,491,897	(1,754,264)	0	0	XXX	XXX	XXX
Totals																				
5499999	Total - Issuer Obligations.....							258,177,289	250,479,102	XXX	264,058,422	258,299,445	3,181,816	4,406,416	(1,848,915)	0	0	XXX	XXX	XXX
5599999	Total - Single Class Mortgage-Backed/Asset-Backed Securities.....							27,654,877	26,840,442	XXX	28,194,025	27,653,845	147,899	471,561	3,038	0	0	XXX	XXX	XXX
5699999	Total - Defined Multi-Class Residential Mortgage-Backed Securities.....							9,135,341	9,144,106	XXX	9,321,391	9,147,738	40,086	178,103	(9,053)	0	0	XXX	XXX	XXX
5799999	Total - Other Multi-Class Residential Mortgage-Backed Securities.....							4,926,136	4,913,202	XXX	5,015,271	4,925,126	27,111	348,115	5,473	0	0	XXX	XXX	XXX
5999999	Total - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities.....							12,253,761	11,700,301	XXX	12,284,779	12,274,676	37,496	96,351	(20,915)	0	0	XXX	XXX	XXX
6099999	Grand Total - Bonds.....							312,147,404	303,077,153	XXX	318,873,888	312,300,830	3,434,408	5,500,546	(1,870,372)	0	0	XXX	XXX	XXX

E08.2

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Number of Shares	4 Par Value per Share	5 Rate per Share	6 Book/Adjusted Carrying Value	7 Rate per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Desig- nation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				

NONE

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Designation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
Common Stocks - Industrial and Miscellaneous (Unaffiliated)												
United States												
817826-20-9	7 ELEVEN INC	40,259,000	301,943	7.500	301,943	302,450	0	0	(169,490)	0	L	02/21/1996
	United States		301,943	XXX	301,943	302,450	0	0	(169,490)	0	XXX	XXX
6899999	Total - Common Stocks - Industrial and Miscellaneous (Unaffiliated)		301,943	XXX	301,943	302,450	0	0	(169,490)	0	XXX	XXX
Common Stocks - Parent, Subsidiaries and Affiliates												
United States												
00781#-10-1	AEGON/TRANSAMERICA FUND ADVISERS INC	78,000,000	16,591,797	212.715	16,591,797	100,000	0	16,921,211	10,731,117	0	A	01/03/1997
00781*-10-5	AEGON/TRANSAMERICA FUND SERVICES INC	50,000,000	57,643	1.153	57,643	300,000	0	0	57,643	0	A	01/03/1997
92960#-10-1	WRL INSURANCE AGENCY	100,000	0	0.000	0	50,000	0	0	(42,719)	0	A	02/28/2001
98146#-10-5	WORLD FINANCIAL GROUP INSURANCE AGENCY INC	8,025,000	0	0.000	0	93,002	0	0	0	0	A	05/14/1998
	United States		16,649,440	XXX	16,649,440	543,002	0	16,921,211	10,746,041	0	XXX	XXX
6999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates		16,649,440	XXX	16,649,440	543,002	0	16,921,211	10,746,041	0	XXX	XXX
7099999	Total - Common Stock		16,951,383	XXX	16,951,382	845,452	0	16,921,211	10,576,551	0	XXX	XXX
7199999	Total - Preferred and Common Stock		16,951,383	XXX	16,951,382	845,452	0	16,921,211	10,576,551	0	XXX	XXX

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues.....0, the total \$ value (included in Column 6) of all such issues \$.....0.

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
Bonds - U.S. Government							
3134A2-UJ-5	FHLMC REFERENCE NOTES 5.125% 10/15/08	11/14/2002	MORGAN STANLEY & CO. INC		16,178,910	15,000,000	64,063
3134A3-M7-8	FREDDIE MAC 6.625% 09/15/09	11/13/2002	LEHMAN BROTHERS KUHN LOEB		17,497,852	15,000,000	162,865
3134A4-QD-9	FREDDIE MAC REFERENCE N 5.125% 07/15/12	10/15/2002	J.P. MORGAN SECURITIES INC		10,375,000	10,000,000	128,125
3134A4-RA-4	FREDDIE MAC 2.875% 09/15/05	11/19/2002	Various		20,162,500	20,000,000	118,194
3134A4-RH-9	FREDDIE MAC 3.500% 09/15/07	10/15/2002	BEAR STEARNS SECURITIES CORP		10,027,344	10,000,000	29,167
31359M-LH-4	FNMA 4.375% 10/15/06	11/19/2002	Various		26,343,750	25,000,000	95,399
31359M-PT-4	FNMA 2.875% 10/15/05	11/14/2002	LEHMAN BROTHERS KUHN LOEB		15,149,414	15,000,000	20,365
912827-4V-1	US TREASURY NOTE 4.750% 11/15/08	12/10/2002	Various		1,341,623	1,270,000	10,163
912828-AC-4	US TREASURY 4.375% 05/15/07	05/20/2002	J.P. MORGAN SECURITIES INC		322,791	325,000	232
912828-AH-3	US TREASURY 3.250% 08/15/07	09/26/2002	J.P. MORGAN SECURITIES INC		5,092,188	5,000,000	18,988
912828-AN-0	US TREASURY N/B 3.000% 11/15/07	12/23/2002	Various		16,113,047	16,000,000	3,232
912828-AP-5	US TREASURY N/B 4.000% 11/15/12	11/12/2002	BEAR STEARNS SECURITIES CORP		15,189,844	15,000,000	0
912828-AQ-3	US TREASURY 2YR NOTE 2.000% 11/30/04	12/23/2002	GREENWICH CAPITAL		9,043,594	9,000,000	11,868
0399999	Total - Bonds - U.S. Government				162,837,857	156,595,000	662,661
Bonds - All Other Government							
Foreign							
168863-AP-3	REPUBLIC OF CHILE 7.125% 01/11/12	10/30/2002	SALOMON BROTHERS INC		1,070,930	1,000,000	22,365
836205-AG-9	REP OF SOUTH AFRICA NOT 7.375% 04/25/12	10/30/2002	J.P. MORGAN SECURITIES INC		1,049,000	1,000,000	1,844
	Foreign				2,119,930	2,000,000	24,209
1099999	Total - Bonds - All Other Government				2,119,930	2,000,000	24,209
Bonds - Special Revenue and Special Assessment							
Delaware							
31393F-EK-8	FHLMC SR H001 CL A4 3.776% 10/15/09	11/07/2002	GREENWICH CAPITAL		1,990,000	2,000,000	5,244
	Delaware				1,990,000	2,000,000	5,244
District of Columbia							
31387U-DL-2	FNMA #594207 6.500% 02/01/31	08/21/2002	DESCAP SECURITIES		27,121,322	26,315,413	71,271
	District of Columbia				27,121,322	26,315,413	71,271
	Total States and US				29,111,322	28,315,413	76,515
3199999	Total - Bonds - Special Revenue & Special Assessments				29,111,322	28,315,413	76,515
Bonds - Public Utilities							
United States							
927804-ES-9	VIRGINIA ELECTRIC AND P 5.375% 02/01/07	01/24/2002	CREDIT SUISSE/FIRST BOSTON		4,977,950	5,000,000	0
	United States				4,977,950	5,000,000	0
Foreign							
500631-AR-7	KOREA ELECTRIC POWER 14 4.250% 09/12/07	09/05/2002	SALOMON BROTHERS INC		1,991,800	2,000,000	0
	Foreign				1,991,800	2,000,000	0
3899999	Total - Bonds - Public Utilities				6,969,750	7,000,000	0
Bonds - Industrial and Miscellaneous							
United States							
023608-AC-6	AMEREN CORPORATION NOTE 5.700% 02/01/07	01/16/2002	LEHMAN BROTHERS KUHN LOEB		4,987,000	5,000,000	0
07385T-AJ-5	BEAR STEARNS CO 5.700% 11/15/14	10/31/2002	MERRILL LYNCH P F & S INC		5,030,200	5,000,000	0
097014-AE-4	BOEING CAPITAL CORP SR 5.650% 05/15/06	10/30/2002	J.P. MORGAN SECURITIES INC		5,116,400	5,000,000	132,618
245217-AL-8	DEL MONTE CORP 144A 8.625% 12/15/12	12/12/2002	MORGAN STANLEY & CO. INC		1,000,000	1,000,000	0
246688-AE-5	DELHAIZE AMERICA INC 8.125% 04/15/11	02/20/2002	BEAR STEARNS SECURITIES CORP		5,571,300	5,000,000	146,701
260543-BP-7	DOW CHEMICAL 5.750% 12/15/08	11/21/2002	UBS WARBURG SECURITIES		3,055,830	3,000,000	77,146
29452P-AG-1	EQUITABLE LIFE ASSURANC 7.330% 05/15/06	11/01/2002	SALOMON BROTHERS INC		1,343,109	1,200,000	5,131
29452P-AJ-5	EQUITABLE LIFE ASSURANC 7.520% 05/15/06	11/01/2002	SALOMON BROTHERS INC		1,121,563	1,000,000	4,387
34527R-HS-5	FORD CREDIT AUTO OWNER 4.220% 12/15/06	10/29/2002	MERRILL LYNCH P F & S INC		5,124,219	5,000,000	9,378
36228C-BA-0	GS MORTGAGE SECURITIES 6.562% 04/01/31	11/14/2002	WACHOVIA BANK		2,185,546	2,000,000	6,562
61744A-AL-4	MORGAN STANLEY TRACER 1 5.469% 12/15/12	12/06/2002	MORGAN STANLEY & CO. INC		2,085,320	2,000,000	0
755111-BG-5	RAYTHEON CORP NOTES 8.200% 03/01/06	01/24/2002	UBS WARBURG SECURITIES		4,351,200	4,000,000	134,844
76110W-QB-5	RESIDENTIAL ASSET SEC C 5.000% 12/25/32	12/04/2002	DEUTSCHE BANC ALEX BROWN		4,998,437	5,000,000	14,850
784635-AG-9	SPX CORP 7.500% 01/01/13	12/13/2002	J.P. MORGAN SECURITIES INC		1,000,000	1,000,000	0

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WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
854616-AG-4.....	STANLEY WORKS 3.500% 11/01/07.....	10/29/2002...	MERRILL LYNCH P F & S INC.....		2,987,730	3,000,000	0
902494-AL-7.....	TYSON FOODS INC EXCHGD 7.250% 10/01/06.....	04/22/2002...	Tax Free Exchange.....		4,142,522	4,000,000	0
902911-AK-2.....	UST INC 144A 6.625% 07/15/12.....	10/31/2002...	MORGAN STANLEY & CO. INC.....		5,450,350	5,000,000	101,215
929766-BJ-1.....	WACHOVIA BANK COMM MORT 4.043% 11/01/34.....	10/30/2002...	WACHOVIA BANK.....		1,992,714	1,992,776	2,462
	United States.....				61,543,440	59,192,776	635,294
Foreign							
219868-AN-6.....	CORPORACION ANDINA DE 6.875% 03/15/12.....	10/24/2002...	UBS WARBURG SECURITIES.....		984,000	1,000,000	8,403
29245J-AA-0.....	EMP NACIONAL DEL PETROL 6.750% 11/15/12.....	11/05/2002...	J.P. MORGAN SECURITIES INC.....		1,985,100	2,000,000	0
780097-AF-8.....	ROYAL BANK OF SCOTLAND 9.797% 03/31/49.....	11/13/2002...	LEHMAN BROTHERS KUHN LOEB.....		2,259,240	2,000,000	23,512
	Foreign.....				5,228,340	5,000,000	31,915
4599999	Total - Bonds - Industrial & Miscellaneous.....				66,771,780	64,192,776	667,209
6099997	Total - Bonds - Part 3.....				267,810,639	258,103,189	1,430,594
6099998	Total - Bonds - Summary Item from Part 5.....				455,644,216	449,093,385	230,703
6099999	Total - Bonds.....				723,454,855	707,196,574	1,661,297
Common Stocks - Parent, Subsidiaries and Affiliates							
United States							
00781#-10-1.....	AEGON/TRANSAMERICA FUND ADVISERS INC.....	01/01/2002...	DIRECT.....	78,000,000	100,000		0
	United States.....				100,000	XXX	0
6999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates.....				100,000	XXX	0
7099997	Total - Common Stocks - Part 3.....				100,000	XXX	0
7099999	Total - Common Stocks.....				100,000	XXX	0
7199999	Total - Preferred and Common Stocks.....				100,000	XXX	0
7299999	Total - Bonds, Preferred and Common Stocks.....				723,554,855	707,196,574	1,661,297

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WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
Bonds - U.S. Government															
36202B-YL-3	GNMA #1615 9.500% 05/20/21	12/01/2002	Paydown		37,547	37,547	38,286	38,253	(706)	0	0	0	0	1,967	
362033-DN-9	GNMA #7309 7.750% 04/15/05	12/01/2002	Paydown		413	413	379	393	20	0	0	0	0	19	
36225A-EF-3	GNMA POOL# 780134 8.500% 05/15/10	12/01/2002	Paydown		77,341	77,341	80,301	79,661	(2,320)	0	0	0	0	3,269	
383665-BD-7	GOVT TRUST CTF SR T-3 9.625% 05/15/02	05/15/2002	Redemption	100.0000	24,372	24,372	27,204	24,555	(183)	0	0	0	0	1,173	
83162C-BP-7	SMALL BUS ADMIN SR 89-2 9.850% 02/01/09	08/01/2002	Paydown		5,317	5,317	5,926	5,750	(432)	0	0	0	0	383	
83162C-BP-7	SMALL BUS ADMIN SR 89-2 9.850% 02/01/09	08/01/2002	Redemption	100.0000	22,827	22,827	25,441	24,683	(1,855)	0	0	0	0	1,733	
83162C-CK-7	SMALL BUS ADMIN SR 90-2 9.650% 05/01/10	11/01/2002	Paydown		11,669	11,669	12,993	12,675	(1,006)	0	0	0	0	822	
83162C-CK-7	SMALL BUS ADMIN SR 90-2 9.650% 05/01/10	11/01/2002	Redemption	100.0000	73,198	73,198	81,500	79,507	(6,309)	0	0	0	0	5,680	
912827-2W-1	US TREASURY NOTE 6.500% 05/31/02	05/31/2002	Maturity		325,000	325,000	330,840	325,525	(525)	0	0	0	0	10,563	
912827-3G-5	US TREASURY NOTE 6.250% 08/31/02	08/31/2002	Maturity		350,000	350,000	363,836	352,458	(2,458)	0	0	0	0	21,875	
0399999	Total - Bonds - U.S. Government				927,684	927,684	966,706	943,460	(15,774)	0	0	0	0	47,484	XXX
Bonds - Special Revenue and Special Assessment															
District of Columbia															
31282C-CY-1	FHLMC #M30087 7.000% 01/01/10	12/01/2002	Paydown		134,065	134,065	126,063	127,847	6,217	0	0	0	0	4,665	
312903-N6-0	FHLMC SR-0161 CL-F 9.500% 06/15/06	12/15/2002	Paydown		391,824	391,824	382,396	388,309	3,515	0	0	0	0	19,687	
31342M-A2-9	FHLMC #730025 9.500% 12/01/04	12/01/2002	Paydown		52,068	52,068	51,655	51,548	520	0	0	0	0	2,096	
313602-EV-2	FNMA SR 88-019 CL-J 8.500% 07/25/18	12/01/2002	Paydown		213,163	213,163	215,961	214,555	(1,392)	0	0	0	0	8,483	
	District of Columbia				791,120	791,120	776,075	782,259	8,860	0	0	0	0	34,931	XXX
	Total States and US				791,120	791,120	776,075	782,259	8,860	0	0	0	0	34,931	XXX
3199999	Total - Bonds - Special Revenue & Assessment				791,120	791,120	776,075	782,259	8,860	0	0	0	0	34,931	XXX
Bonds - Public Utilities															
United States															
040555-BP-8	ARIZONA PUBLIC SERVICE 8.125% 03/15/02	03/15/2002	Maturity		2,000,000	2,000,000	1,975,080	1,998,453	1,547	0	0	0	0	81,250	
882389-BX-6	TEXAS EASTERN TRANSMISS 8.000% 07/15/02	07/15/2002	Maturity		1,000,000	1,000,000	1,001,940	1,000,099	(99)	0	0	0	0	80,000	
	United States				3,000,000	3,000,000	2,977,020	2,998,552	1,448	0	0	0	0	161,250	XXX
Foreign															
125148-AA-4	CE ELECTRIC UK FUNDING 6.853% 12/30/04	10/31/2002	Various		7,009,892	7,000,000	7,147,700	7,075,368	(20,587)	0	0	(44,889)	(44,889)	406,174	
500631-AC-0	KOREA ELECTRIC POWER 6.375% 12/01/03	09/05/2002	HSBC SECURITIES INC		2,094,200	2,000,000	1,922,660	1,974,111	8,771	0	0	111,318	111,318	98,813	
	Foreign				9,104,092	9,000,000	9,070,360	9,049,479	(11,816)	0	0	66,429	66,429	504,987	XXX
3899999	Total - Bonds - Public Utilities				12,104,092	12,000,000	12,047,380	12,048,031	(10,368)	0	0	66,429	66,429	666,237	XXX
Bonds - Industrial and Miscellaneous															
United States															
00770#-AA-2	ADVANTAGE CAP PARTNERS 27.460% 06/08/08	01/01/2002	Redemption	100.0000	7,122	7,122	12,225	12,145	(5,023)	0	0	0	0	1,746	
00775#-AA-7	ADVANTAGE CAP FLORIDA P 22.179% 05/15/04	02/15/2002	Redemption	100.0000	58,967	58,967	63,826	61,062	(2,095)	0	0	0	0	0	
037411-AG-0	APACHE CORPORATION 9.250% 06/01/02	04/01/2002	UBS WARBURG SECURITIES		1,009,700	1,000,000	1,034,100	1,002,307	(1,733)	0	0	9,125	9,125	31,604	
045424-FN-3	ASSET SECURITIZATION CO 6.934% 02/11/43	04/12/2002	MORGAN STANLEY & CO. INC		3,716,250	4,000,000	3,674,220	3,687,279	5,113	0	0	23,858	23,858	97,976	
05946D-AA-5	BANC ONE STONEHENGE CAP 10.460% 12/15/0	12/15/2002	Redemption	100.0000	141,131	141,131	141,131	141,131	0	0	0	0	0	9,383	
17310*-AA-7	CITICORP MTG SECURITIES 8.750% 06/01/06	12/01/2002	Paydown		963	963	963	963	0	0	0	0	0	45	
22575#-AA-3	CRESCENT/MACH I PARTNER 2.925% 01/16/06	10/15/2002	Redemption	100.0000	277,502	277,502	277,502	277,502	0	0	0	0	0	4,694	
22907#-AB-0	EVANGELINE GAS PIPELINE 9.870% 12/31/10	12/31/2002	Redemption	100.0000	272,800	272,800	272,800	272,800	0	0	0	0	0	26,925	
23334H-AF-8	DVI RECEIVABLES VI LLC 6.630% 04/10/06	10/10/2002	Paydown		834,121	834,121	833,546	833,899	222	0	0	0	0	29,419	
291701-CR-9	EMPIRE FUNDING SR 1998- 6.990% 09/01/24	12/01/2002	Paydown		1,928,577	1,928,577	1,927,961	1,929,994	(1,417)	0	0	0	0	69,539	
33632*-JT-5	FIRST SECURITY BK NA JA 9.730% 06/28/06	12/28/2002	Redemption	100.0000	40,587	40,587	40,587	40,587	0	0	0	0	0	3,949	
33632*-JU-2	FIRST SECURITY BK NA JA 9.730% 06/28/06	12/28/2002	Redemption	100.0000	27,058	27,058	27,058	27,058	0	0	0	0	0	2,633	
339096-AA-7	FLEETWOOD CR SR 1995-A 8.450% 11/15/10	10/01/2002	Paydown		204,165	204,165	203,463	203,488	676	0	0	0	0	12,360	
361706-AA-2	GRAND GULF 1B FND CP AK 7.430% 01/15/11	01/15/2002	Redemption	100.0000	79,292	79,292	78,025	78,522	770	0	0	0	0	2,946	
368836-AA-0	GATX RAIL CORPORATION 10.125% 03/15/02	03/15/2002	Maturity		2,000,000	2,000,000	1,975,428	1,997,987	2,013	0	0	0	0	101,250	
393505-B5-0	GREEN TREE FINL CORP SR 7.200% 01/15/19	12/15/2002	Paydown		157,327	157,327	157,868	157,456	(129)	0	0	0	0	6,015	
393505-EH-1	GREEN TREE FINL CORP SR 9.000% 03/15/20	12/15/2002	Paydown		502,975	502,975	515,707	505,445	(2,470)	0	0	0	0	23,565	
61913J-AB-2	MTGE LENDERS NETWORK HE 6.605% 07/25/2	12/01/2002	Paydown		375,552	375,552	376,454	376,677	(1,125)	0	0	0	0	13,276	
69349P-AP-4	PP&L CAPITAL FUNDING IN 7.700% 11/15/07	11/15/2002	Call	100.0000	2,000,000	2,000,000	1,999,300	1,999,266	332	0	0	402	402	154,000	

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WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
76110F-J8-7.....	RESIDENTIAL ACCREDIT LO 6.500% 03/25/29	12/01/2002	Paydown.....		1,192,084	1,192,084	1,193,201	1,190,078	2,005	0	0	0	0	42,476	
76110G-DQ-1.....	RESIDENTIAL ACCREDIT LO 7.750% 10/01/30	12/01/2002	Paydown.....		3,068,120	3,068,120	3,126,127	3,108,698	(40,578)	0	0	0	0	104,416	
989390-AD-1.....	ZENITH NATIONAL INSURAN 9.000% 05/01/02	05/01/2002	Maturity.....		600,000	600,000	661,914	603,778	(3,778)	0	0	0	0	27,000	
	United States.....				18,494,293	18,768,343	18,593,406	18,508,122	(47,217)	0	0	33,385	33,385	765,217	XXX
4599999	Total - Bonds - Industrial & Miscellaneous.....				18,494,293	18,768,343	18,593,406	18,508,122	(47,217)	0	0	33,385	33,385	765,217	XXX
6099997	Total - Bonds - Part 4.....				32,317,189	32,487,147	32,383,567	32,281,872	(64,499)	0	0	99,814	99,814	1,513,869	XXX
6099998	Total - Bonds - Summary Item from Part 5.....				454,953,164	449,093,385	455,644,216	455,388,257	(255,960)	0	0	(435,092)	(435,092)	2,313,314	XXX
6099999	Total - Bonds.....				487,270,353	481,580,532	488,027,783	487,670,129	(320,459)	0	0	(335,278)	(335,278)	3,827,183	XXX
Common Stocks - Parent, Subsidiaries and Affiliates															
United States															
00781#-10-1.....	AEGON/TRANSAMERICA FUND ADVISERS INC	01/01/2002	DIRECT.....		100,000.000	100,000		100,000	0	0	0	0	0		0
	United States.....				100,000	XXX	100,000	100,000	0	0	0	0	0	XXX	0
6999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates.....				100,000	XXX	100,000	100,000	0	0	0	0	0	XXX	0
7099997	Total - Common Stocks - Part 4.....				100,000	XXX	100,000	100,000	0	0	0	0	0	XXX	0
7099999	Total - Common Stocks.....				100,000	XXX	100,000	100,000	0	0	0	0	0	XXX	0
7199999	Total - Preferred and Common Stocks.....				100,000	XXX	100,000	100,000	0	0	0	0	0	XXX	0
7299999	Total - Bonds, Preferred and Common Stocks.....				487,370,353	XXX	488,127,783	487,770,129	(320,459)	0	0	(335,278)	(335,278)	3,827,183	0

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stocks)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
Bonds - Special Revenue and Special Assessment																
District of Columbia																
01F060-61-8	FNMA 30YR TBA 6% 6.000% 01/01/30	12/10/2002	MERRILL LYNCH P F & S INC	12/23/2002	GREENWICH CAPITAL	5,000,000	5,125,000	5,132,422	5,125,000	0	0	0	7,422	7,422	22,266	0
01F060-6C-4	FNMA 30YR TBA 6% 6.000% 12/01/29	10/23/2002	MERRILL LYNCH P F & S INC	12/10/2002	MERRILL LYNCH P F & S INC	5,000,000	5,054,688	5,147,266	5,054,688	0	0	0	92,578	92,578	0	0
01F062-61-4	FNMA 30YR TBA 6.5% 6.500% 01/01/32	12/10/2002	MORGAN STANLEY & CO. IN	12/23/2002	GREENWICH CAPITAL	5,000,000	5,175,000	5,144,922	5,175,000	0	0	0	(30,079)	(30,079)	9,766	0
01F062-63-0	FNMA 30YR TBA 6.5% 6.500% 03/01/32	02/13/2002	J.P. MORGAN SECURITIES I	03/05/2002	J.P. MORGAN SECURITIES I	50,000,000	50,265,625	50,265,625	50,265,625	0	0	0	0	0	197,266	0
01F062-64-8	FNMA 30YR TBA 6.5% 6.500% 04/01/32	03/05/2002	J.P. MORGAN SECURITIES I	04/04/2002	J.P. MORGAN SECURITIES I	50,000,000	50,265,625	49,890,625	50,265,625	0	0	0	(375,000)	(375,000)	234,375	0
01F062-65-5	FNMA 30YR TBA 6.5% 6.500% 05/01/32	04/04/2002	J.P. MORGAN SECURITIES I	05/06/2002	J.P. MORGAN SECURITIES I	50,000,000	49,890,625	50,421,875	49,890,625	0	0	0	531,250	531,250	207,031	0
01F062-66-3	FNMA 30YR TBA 6.5% 6.500% 06/01/32	05/06/2002	J.P. MORGAN SECURITIES I	05/30/2002	J.P. MORGAN SECURITIES I	37,500,000	37,816,406	37,957,031	37,816,406	0	0	0	140,625	140,625	168,457	0
01F062-67-1	FNMA 30YR TBA 6.5% 6.500% 07/01/30	05/30/2002	Various	07/09/2002	Various	50,500,000	51,017,969	51,403,594	51,017,969	0	0	0	385,625	385,625	187,402	0
01F062-68-9	FNMA 30YR TBA 6.5% 6.500% 08/01/32	07/09/2002	Various	07/17/2002	Various	50,500,000	51,403,594	51,380,156	51,403,594	0	0	0	(23,437)	(23,437)	211,074	0
01F062-69-7	FNMA 30YR TBA 6.5% 6.500% 09/01/32	07/17/2002	Various	09/12/2002	Various	19,900,000	20,254,219	20,495,844	20,254,219	0	0	0	241,625	241,625	54,113	0
01F062-6A-4	FNMA 30YR TBA 6.5% 6.500% 10/01/32	09/12/2002	Various	10/01/2002	Various	19,900,000	20,495,844	20,588,664	20,495,844	0	0	0	92,820	92,820	29,539	0
01F062-6B-2	FNMA 30YR TBA 6.5% 6.500% 11/01/32	10/01/2002	Various	11/08/2002	Various	19,900,000	20,588,664	20,617,062	20,588,664	0	0	0	28,398	28,398	26,938	0
01F062-6C-0	FNMA 30YR TBA 6.5% 6.500% 12/01/29	11/08/2002	Various	11/13/2002	Various	18,000,000	18,640,000	18,643,828	18,640,000	0	0	0	3,828	3,828	0	0
31387U-DL-2	FNMA #594207 6.500% 02/01/31	08/21/2002	DESCAP SECURITIES	12/01/2002	Paydown	3,886,184	4,005,198	3,886,184	3,886,184	(119,014)	0	0	0	0	42,693	10,525
31388Q-CU-1	FNMA #611283 6.500% 11/01/31	07/17/2002	J.P. MORGAN SECURITIES I	08/21/2002	DESCAP SECURITIES	11,999,995	12,206,245	12,365,620	12,206,245	0	0	0	159,375	159,375	32,500	32,500
31390F-R5-0	FNMA #645008 6.500% 05/01/32	05/06/2002	J.P. MORGAN SECURITIES I	05/28/2002	CREDIT SUISSE/FIRST BOS	12,499,999	12,605,468	12,652,343	12,605,468	0	0	0	46,875	46,875	27,083	27,083
31390J-FD-8	FNMA #647364 6.500% 08/01/32	11/08/2002	J.P. MORGAN SECURITIES I	11/13/2002	GOLDMAN SACHS & CO	4,000,000	4,142,500	4,141,250	4,142,500	0	0	0	(1,250)	(1,250)	7,944	7,944
31390K-VL-8	FNMA #648751 6.500% 08/01/32	07/17/2002	J.P. MORGAN SECURITIES I	08/21/2002	DESCAP SECURITIES	18,599,983	18,919,670	19,166,701	18,919,670	0	0	0	247,031	247,031	50,375	50,375
31391Q-AU-8	FNMA #673319 6.500% 11/01/32	11/08/2002	J.P. MORGAN SECURITIES I	11/13/2002	GOLDMAN SACHS & CO	2,900,000	3,003,313	3,002,406	3,003,313	0	0	0	(906)	(906)	5,760	5,760
	District of Columbia					435,086,161	440,875,653	442,303,418	440,756,639	(119,014)	0	0	1,546,780	1,546,780	1,514,582	134,187
	Total States and US					435,086,161	440,875,653	442,303,418	440,756,639	(119,014)	0	0	1,546,780	1,546,780	1,514,582	134,187
3199999	Total - Bonds - Special Revenue & Assessment					435,086,161	440,875,653	442,303,418	440,756,639	(119,014)	0	0	1,546,780	1,546,780	1,514,582	134,187
Bonds - Public Utilities																
United States																
75953G-AB-9	RELIANT ENERGY 8.125% 07/15/05	01/11/2002	MERRILL LYNCH P F & S INC	10/31/2002	SALOMON BROTHERS INC	10,000,000	10,612,700	8,500,000	10,481,872	(130,828)	0	0	(1,981,872)	(1,981,872)	654,514	2,257
	United States					10,000,000	10,612,700	8,500,000	10,481,872	(130,828)	0	0	(1,981,872)	(1,981,872)	654,514	2,257
3899999	Total - Bonds - Public Utilities					10,000,000	10,612,700	8,500,000	10,481,872	(130,828)	0	0	(1,981,872)	(1,981,872)	654,514	2,257
Bonds - Industrial and Miscellaneous																
United States																
902494-AH-6	TYSON FOODS INC EXCHGD 7.250% 10/01/01	01/24/2002	R.W. PRESSPRICH & CO. INC	04/22/2002	Tax Free Exchange	4,000,000	4,148,640	4,142,522	4,142,522	(6,118)	0	0	0	0	144,194	94,250
929766-BJ-1	WACHOVIA BANK COMM 4.043% 11/01/34	10/30/2002	WACHOVIA BANK	12/01/2002	Paydown	7,224	7,223	7,224	7,224	0	0	0	0	0	24	9
	United States					4,007,224	4,155,863	4,149,746	4,149,746	(6,118)	0	0	0	0	144,218	94,259
4599999	Total - Bonds - Industrial & Miscellaneous					4,007,224	4,155,863	4,149,746	4,149,746	(6,118)	0	0	0	0	144,218	94,259
6099998	Total - Bonds					449,093,385	455,644,216	454,953,164	455,388,257	(255,960)	0	0	(435,092)	(435,092)	2,313,314	230,703
7299999	Total - Bonds, Preferred and Common Stocks					XXX	455,644,216	454,953,164	455,388,257	(255,960)	0	0	(435,092)	(435,092)	2,313,314	230,703

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WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identifi- cation	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/Adjusted Carrying Value	8 Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
Common Stocks								
Other Affiliates								
00781#-10-1....	AEGON/TRANSAMERICA FUND ADVISERS INC	..NA.....	8-3(b)(ii)(B).....	NO.....	NA.....	16,591,797	78,000,000	100.0
00781*-10-5....	AEGON/TRANSAMERICA FUND SERVICES INC	..NA.....	8-3(b)(ii)(B).....	NO.....	NA.....	57,643	50,000,000	100.0
92960#-10-1....	WRL INSURANCE AGENCY.....	..NA.....	8-3(b)(ii)(B).....	NO.....	NA.....	0	100,000	100.0
98146#-10-5....	WORLD FINANCIAL GROUP INSURANCE AGEN	..NA.....	8-3(b)(ii)(B).....	NO.....	NA.....	0	8,025,000	100.0
1599999.	Total - Common Stocks - Other Affiliates.....					0	16,649,440	XXX.....
1699999.	Total - Common Stocks.....					0	16,649,440	XXX.....
1799999.	Total - Preferred and Common Stock.....					0	16,649,440	XXX.....

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$.....239,282,123.
2. Total amount of intangible assets nonadmitted \$.....0.

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identifi- cation	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	5 Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Design- nation	17 Effective Rate of Interest
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	14 Gross Amount Received			
Exempt Money Market Mutual Funds																
United States																
316175-10-8..	FIDELITY INV INST MONEY MKT FD.....	12/31/2002	DIRECT.....	1.241	MTLY	12/31/2003	19,906,409	0	0	19,906,409	19,906,409	0	18,565	0	1....	1.241
316175-50-4..	FIDELITY INV INST MONEY MKT FD TREASURY.....	12/31/2002	Various.....	1.205	MTLY	12/31/2003	37,521,624	0	0	37,521,624	37,521,624	0	11,303	0	1....	1.205
000000-00-0..	EVERGREEN INSTITUTIONAL TREASURY-GEORGIA.....	11/01/2002	DIRECT.....	0.616	MTLY	12/31/2003	5	0	0	5	5	0	0	0	1....	0.616
000000-00-0..	EVERGREEN INSTITUTIONAL TREASURY-NORTH.....	11/15/2002	DIRECT.....	0.622	MTLY	12/31/2003	4,052	0	0	4,052	4,052	0	0	0	1....	0.622
	United States.....						57,432,090	0	0	57,432,090	57,432,090	0	29,868	0	XXX	XXX.....
7799999	Exempt Money Market Mutual Funds.....						57,432,090	0	0	57,432,090	57,432,090	0	29,868	0	XXX	XXX.....
Class One Money Market Mutual Funds																
United States																
26188J-20-6..	DREYFUS CASH MANAGEMENT.....	12/31/2002	DIRECT.....	1.158	MTLY	12/31/2003	60,307,359	0	0	60,307,359	60,307,359	0	30,775	0	1....	1.158
	United States.....						60,307,359	0	0	60,307,359	60,307,359	0	30,775	0	XXX	XXX.....
7899999	Class One Money Market Mutual Funds.....						60,307,359	0	0	60,307,359	60,307,359	0	30,775	0	XXX	XXX.....
8099999	Grand Total - Short-Term Investments.....						117,739,449	(a)	0	117,739,449	117,739,449	0	60,643	0	XXX	XXX.....

(a) Includes \$.....0 other than accrual of discount and amortization of premium.

**Sch. DB-Pt. A-Sn. 1
NONE**

**Sch. DB-Pt. A-Sn. 2
NONE**

**Sch. DB-Pt. A-Sn. 3
NONE**

**Sch. DB-Pt. B-Sn. 1
NONE**

**Sch. DB-Pt. B-Sn. 2
NONE**

**Sch. DB-Pt. B-Sn. 3
NONE**

**Sch. DB-Pt. C-Sn. 1
NONE**

**Sch. DB-Pt. C-Sn. 2
NONE**

**Sch. DB-Pt. C-Sn. 3
NONE**

**Sch. DB-Pt. D-Sn. 1
NONE**

**Sch. DB-Pt. D-Sn. 2
NONE**

**Sch. DB-Pt. D-Sn. 3
NONE**

**Sch. DB-Pt. E-Sn. 1
NONE**

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1 Statement (Admitted) Value	2 Fair Value (a)	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds.....	429,886,855	436,613,337	6,726,482
2. Preferred stocks.....	0	0	0
3. Totals.....	429,886,855	436,613,337	6,726,482

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

The following pricing sources are used to determine fair market value: IDC - Interactive Data Corp, CMS Bondedge (private bonds),

Brokers. These sources are used only when there are minimal discrepancies between the SVO and the pricing source.

When material discrepancies are found, the price provided by the SVO is used.

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE E - PART 1 - CASH

1		2	3	4	5	6
Depository		Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Open Depositories						
AMSTERDAM FUNDING	CP 03/25/2002	1.800	14,000	.0	.0	XXX
AMSTERDAM FUNDING	CP 09/04/2002	1.730	34,840	.0	.0	XXX
ARIES ONE	CP 07/10/2002	1.830	43,208	.0	.0	XXX
ARIES ONE	CP 08/06/2002	1.830	34,313	.0	.0	XXX
ARIES ONE	CP 12/05/2002	1.630	33,958	.0	.0	XXX
AUTOBAHN FUND	CP 01/11/2002	1.810	7,039	.0	.0	XXX
AUTOBAHN FUND	CP 09/09/2002	1.800	41,250	.0	.0	XXX
AUTOBAHN FUND	CP 10/07/2002	1.810	35,194	.0	.0	XXX
AUTOBAHN FUND	CP 11/07/2002	1.800	38,750	.0	.0	XXX
AUTOBAHN FUND	CP 12/09/2002	1.370	30,444	.0	.0	XXX
BAVARIA FUNDING	CP 04/25/2002	1.830	17,792	.0	.0	XXX
BEETHOVEN FUND	CP 05/17/2002	1.830	38,125	.0	.0	XXX
BEETHOVEN FUND	CP 09/30/2002	1.790	32,319	.0	.0	XXX
BRYANT PARK FUNDING	CP 03/18/2002	1.800	39,000	.0	.0	XXX
BRYANT PARK FUNDING	CP 11/06/2002	1.770	36,875	.0	.0	XXX
BRYANT PARK FUNDING	CP 12/09/2002	1.330	28,632	.0	.0	XXX
CARGILL INC	CP 11/05/2002	1.730	12,014	.0	.0	XXX
CHECKPOINT CHARLIE	CP 11/22/2002	1.800	38,750	.0	.0	XXX
CHECKPOINT CHARLIE	CP 12/05/2002	1.480	8,222	.0	.0	XXX
CHECKPOINT CHARLIE	CP 01/10/2003	1.450	19,125	.0	24,990,931	XXX
CITIFUNDS SWEEP ACCOUNT	NEW YORK, NY	1.321	1,181	11,626	10,001,181	XXX
DAKOTA NOTES	CP 02/14/2002	1.690	13,614	.0	.0	XXX
DAKOTA NOTES	CP 04/03/2002	1.840	21,467	.0	.0	XXX
DAKOTA NOTES	CP 06/17/2002	1.820	39,181	.0	.0	XXX
DAKOTA NOTES	CP 09/03/2002	1.730	33,639	.0	.0	XXX
DAKOTA NOTES	CP 10/02/2002	1.770	35,646	.0	.0	XXX
CLIPPER RECEIVABLE	CP 02/08/2002	1.770	30,483	.0	.0	XXX
COMPUTER SCIENCE	CP 10/31/2002	1.780	35,847	.0	.0	XXX
COMPUTER SCIENCE	CP 11/27/2002	1.680	31,500	.0	.0	XXX
CONCORD MINUTEMAN	CP 11/06/2002	1.710	428	.0	.0	XXX
CONSOLIDATED EDISON	CP 03/27/2002	1.780	2,472	.0	.0	XXX
CORPORATE RECEIVABLES	CP 12/26/2002	1.250	14,757	.0	.0	XXX
CROWN POINT	CP 02/07/2002	1.750	26,250	.0	.0	XXX
CROWN POINT	CP 12/05/2002	1.260	875	.0	.0	XXX
EAGLE FUNDING	CP 11/12/2002	1.760	40,333	.0	.0	XXX
EAGLE FUNDING	CP 12/12/2002	1.320	27,500	.0	.0	XXX
EXELSIOR INC	CP 05/22/2002	1.800	33,750	.0	.0	XXX
EXELSIOR INC	CP 07/18/2002	1.820	39,181	.0	.0	XXX
EXELSIOR INC	CP 08/21/2002	1.790	42,264	.0	.0	XXX
EXELSIOR INC	CP 12/03/2002	1.800	43,750	.0	.0	XXX
EXXON PROJECT	CP 12/20/2002	1.210	25,208	.0	.0	XXX
FAIRWAY FINANCE	CP 01/13/2003	1.430	5,955	.0	24,988,080	XXX
FALCON ASSET	CP 11/08/2002	1.750	42,535	.0	.0	XXX
FARM CREDIT	CP 12/27/2002	1.190	2,479	.0	.0	XXX
FED HOME LOAN NOTE	CP 12/19/2002	1.200	11,667	.0	.0	XXX
FED HOME LOAN NOTE	CP 12/24/2002	1.200	12,500	.0	.0	XXX
FED HOME LOAN NOTE	CP 12/26/2002	1.200	3,333	.0	.0	XXX
FED HOME LOAN NOTE	CP 12/30/2002	1.180	7,375	.0	.0	XXX
FED HOME LOAN NOTE	CP 01/13/2003	1.180	4,915	.0	74,970,498	XXX
FLORIDA POWER	CP 12/19/2002	1.330	13,854	.0	.0	XXX
GOTHAM FUNDING	CP 06/20/2002	1.820	36,653	.0	.0	XXX
GOTHAM FUNDING	CP 12/12/2002	1.420	22,681	.0	.0	XXX
HANOVER FUNDING	CP 12/05/2002	1.630	33,958	.0	.0	XXX
HOLDENBY CAPITAL	CP 03/13/2002	1.850	10,278	.0	.0	XXX
HONEYWELL	CP 04/11/2002	1.770	9,833	.0	.0	XXX
JADE CAPITAL	CP 10/22/2002	1.850	35,972	.0	.0	XXX
KAISERPLATZ FUNDING	CP 07/17/2002	1.850	34,688	.0	.0	XXX
KAISERPLATZ FUNDING	CP 09/06/2002	1.780	19,778	.0	.0	XXX
KAISERPLATZ FUNDING	CP 09/27/2002	1.780	25,958	.0	.0	XXX
LEXINGTON PARKER	CP 09/04/2002	1.760	17,111	.0	.0	XXX
LLOYDS BANK	CP 11/27/2002	1.700	70,833	.0	.0	XXX
MANHATTAN ASSOCIATION	CP 01/18/2002	1.960	11,978	.0	.0	XXX
MANHATTAN ASSOCIATION	CP 08/22/2002	1.820	45,500	.0	.0	XXX
MANHATTAN ASSOCIATION	CP 09/18/2002	1.780	33,375	.0	.0	XXX
MANHATTAN ASSOCIATION	CP 10/17/2002	1.810	36,451	.0	.0	XXX
MANHATTAN ASSOCIATION	CP 11/19/2002	1.810	41,479	.0	.0	XXX
MARSH USA INC	CP 01/07/2002	1.930	2,574	.0	.0	XXX
NATIONAL AUSTRALIA	CP 12/17/2002	1.240	20,667	.0	.0	XXX
LOCKNESS LLC	CP 12/06/2002	1.310	26,382	.0	.0	XXX
NESTLE CAPITAL	CP 01/08/2003	1.280	21,328	.0	49,987,550	XXX
NIEUW AMSTERD	CP 04/17/2002	1.900	22,167	.0	.0	XXX
REGENCY MARKETS	CP 10/29/2002	1.810	36,451	.0	.0	XXX
REGENCY MARKETS	CP 12/04/2002	1.580	30,722	.0	.0	XXX
RHINELAND FUNDING	CP 11/21/2002	1.850	35,056	.0	.0	XXX
SPECIAL PURPOSE ACCTS	CP 10/10/2002	1.780	37,083	.0	.0	XXX
STARBIRD FUNDING	CP 01/24/2002	1.720	5,733	.0	.0	XXX
STARBIRD FUNDING	CP 09/16/2002	1.800	21,250	.0	.0	XXX
STARBIRD FUNDING	CP 10/31/2002	1.800	36,250	.0	.0	XXX
STEAMBOAT FUNDING	CP 03/11/2002	1.850	10,278	.0	.0	XXX
SUNBELT FUNDING	CP 01/16/2002	1.830	9,150	.0	.0	XXX
SUNBELT FUNDING	CP 03/01/2002	1.830	21,350	.0	.0	XXX
SUNBELT FUNDING	CP 06/06/2002	1.810	37,708	.0	.0	XXX
SUNBELT FUNDING	CP 11/07/2002	1.780	43,264	.0	.0	XXX
SUNBELT FUNDING	CP 12/31/2002	1.360	23,611	.0	.0	XXX
SUPERIOR FUNDING	CP 10/28/2002	1.800	38,750	.0	.0	XXX
SYDNEY CAPITAL	CP 05/07/2002	1.830	33,042	.0	.0	XXX
THREE CROWNS	CP 01/04/2002	2.150	3,584	.0	.0	XXX
THREE CROWNS	CP 02/21/2002	1.830	3,558	.0	.0	XXX
THREE CROWNS	CP 04/11/2002	1.750	9,722	.0	.0	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	79,998,101	4. April.....	86,150,459	7. July.....	98,502,281	10. October.....	371,465,340
2. February.....	74,435,474	5. May.....	92,644,187	8. August.....	197,733,978	11. November.....	314,456,243
3. March.....	50,436,488	6. June.....	147,617,927	9. September.....	247,616,124	12. December.....	287,820,806

WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO

SCHEDULE E - PART 1 - CASH

1		2	3	4	5	6
Depository		Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
THREE CROWNS	CP 12/04/2002	1.280	889	.0	.0	XXX
THREE CROWNS	CP 01/13/2003	1.450	6,039	.0	24,987,914	XXX
UBS FINANCE	CP 12/24/2002	1.230	11,958	.0	.0	XXX
UBS FINANCE	CP 12/26/2002	1.280	3,556	.0	.0	XXX
UBS FINANCE	CP 01/31/2003	1.270	1,762	.0	49,947,081	XXX
VICTORY RECEIVABLE	CP 02/25/2002	1.780	23,733	.0	.0	XXX
VICTORY RECEIVABLE	CP 09/24/2002	1.790	24,861	.0	.0	XXX
VICTORY RECEIVABLE	CP 10/28/2002	1.800	40,000	.0	.0	XXX
VICTORY RECEIVABLE	CP 12/13/2002	1.400	20,417	.0	.0	XXX
CITIBANK SWEEP ACCOUNT	NEW YORK, NY	0.170	2,834	118	70,714	XXX
CITIBANK SWEEP ACCOUNT	NEW YORK, NY	0.170	13	.0	39,688	XXX
ALLFIRST	BALTIMORE, MARYLAND	0.000	.0	.0	2,900,007	XXX
BANK OF AMERICA	CLEARWATER, FLORIDA	0.000	.0	.0	70,075	XXX
BANK ONE	LOUISVILLE, KENTUCKY	0.000	.0	.0	3,104	XXX
BANK ONE	PHOENIX, ARIZONA	0.000	.0	.0	8	XXX
CHASE MANHATTAN BANK	NEW YORK, NEW YORK	0.000	.0	.0	728,599	XXX
FIRST UNION NATIONAL BANK	ORLANDO, FLORIDA	0.000	.0	.0	22,641,350	XXX
US BANK	CEDAR RAPIDS, IOWA	0.000	.0	.0	1,582,976	XXX
FLEET BANK	HARTFORD, CONNECTICUT	0.000	.0	.0	2,728	XXX
FNB CHICAGO	CHICAGO, ILLINOIS	0.000	.0	.0	1,768	XXX
PNC BANK N.A.	JEANETTA, PENNSYLVANIA	0.000	.0	.0	(143,031)	XXX
UNION BANK	SAN FRANCISCO, CALIFORNIA	0.000	.0	.0	48,834	XXX
WELLS FARGO BANK	MINNEAPOLIS, MINNESOTA	0.000	.0	.0	.0	XXX
0199999	Total - Open Depositories	XXX	2,380,058	11,744	287,820,056	XXX
0399999	Total Cash on Deposit	XXX	2,380,058	11,744	287,820,056	XXX
0499999	Cash in Company's Office	XXX	XXX	XXX	750	XXX
0599999	Total Cash	XXX	2,380,058	11,744	287,820,806	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	79,998,101	4. April	86,150,459	7. July	98,502,281	10. October	371,465,340
2. February	74,435,474	5. May	92,644,187	8. August	197,733,978	11. November	314,456,243
3. March	50,436,488	6. June	147,617,927	9. September	247,616,124	12. December	287,820,806

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
SPECIAL DEPOSITS WHICH ARE NOT FOR THE BENEFIT OF ALL POLICYHOLDERS						
Arkansas						
AR00001.	B.	US TREASURY 4 3/8% Due 5/15/2007 MN15	4.375% 05/ Arkansas, A04_WRL_ARBAN_0177168, STATE DEPOSIT	125,000	124,240	134,219
AR99999.	Arkansas			125,000	124,240	134,219
Florida						
FL00001.	B.	US TREASURY NOTE 4 3/4% Due 11/15/2008 MN15	4.750% Florida, F83_WRL_FLFIR_4056213323, STATE DEPOSIT	250,000	254,502	272,891
FL00002.	B.	US TREASURY NOTE 4 3/4% Due 11/15/2008 MN15	4.750% Florida, F83_WRL_FLFIR_4056213323, STATE DEPOSIT	25,000	26,593	27,289
FL99999.	Florida			275,000	281,095	300,180
Georgia						
GA00001.	B.	US TREASURY NOTE 5 1/2% Due 2/28/2003 FA31	5.500% Georgia, G94_WRL_GAWAC_585176100, STATE DEPOSIT	150,000	149,738	151,031
GA99999.	Georgia			150,000	149,738	151,031
Indiana						
IN00001.	B.	US TREASURY NOTE 5 1/2% Due 2/28/2003 FA31	5.500% Indiana, I87_WRL_INCIT_847608, STATE DEPOSIT	1,250,000	1,247,815	1,258,594
IN99999.	Indiana			1,250,000	1,247,815	1,258,594
Massachusetts						
MA00001.	B.	US TREASURY NOTE 5 1/2% Due 2/28/2003 FA31	5.500% Massachusetts, S64_WRL_MASSB_CM3947, STATE DEPOSIT	500,000	499,126	503,438
MA99999.	Massachusetts			500,000	499,126	503,438
New Mexico						
NM00001.	B.	US TREASURY NOTE 5 1/2% Due 2/28/2003 FA31	5.500% New Mexico, N10_WRL_NMBAN_3031, STATE DEPOSIT	150,000	150,164	151,031
NM99999.	New Mexico			150,000	150,164	151,031
North Carolina						
NC00001.	B.	US TREASURY 4 3/8% Due 5/15/2007 MN15	4.375% 05/ North Carolina, N75_WRL_NCWAC_07209800, STATE DEPOSIT	200,000	198,784	214,750
NC00002.	B.	US TREASURY NOTE 5 1/2% Due 2/28/2003 FA31	5.500% North Carolina, N75_WRL_NCWAC_07209800, STATE DEPOSIT	60,000	59,895	60,413
NC99999.	North Carolina			260,000	258,679	275,163
Tennessee						
TN00001.	B.	US TREASURY NOTE 5 1/2% Due 2/28/2003 FA31	5.500% Tennessee, T84_WRL_TNAMS_400222, STATE DEPOSIT	125,000	125,137	125,859
TN99999.	Tennessee			125,000	125,137	125,859
Virginia						
VA00001.	B.	US TREASURY NOTE 5 1/2% Due 2/28/2003 FA31	5.500% Virginia, V90_WRL_VASUN_7030027, STATE DEPOSIT	50,000	50,055	50,344
VA00002.	B.	US TREASURY NOTE 5 1/2% Due 2/28/2003 FA31	5.500% Virginia, V90_WRL_VASUN_7030027, STATE DEPOSIT	25,000	24,956	25,172
VA99999.	Virginia			75,000	75,011	75,516
XX99999.	Total - All Special Deposits NOT Held for Benefit of all Policyholders, Claimants, & Creditors of the Company			2,910,000	2,911,005	2,975,031
SPECIAL DEPOSITS WHICH ARE FOR THE BENEFIT OF ALL POLICYHOLDERS						
District of Columbia						
DC00001.			Ohio	380,000	380,416	382,613
DC00002.			Ohio	1,120,000	1,145,547	1,163,269
DC99999.	District of Columbia			1,500,000	1,525,963	1,545,882
ZZ99999.	Total - All Special Deposits Held for Benefit of all Policyholders, Claimants, & Creditors of the Company			1,500,000	1,525,963	1,545,882
9999999.	Totals			4,410,000	4,436,968	4,520,913

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(a) Includes \$.....0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.