



ANNUAL STATEMENT

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

Catholic Knights of Ohio

NAIC Group Code.....0000 ,0000 (Current Period) (Prior Period) NAIC Company Code..... 56308 Employer's ID Number..... 34-0135750

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

Country of Domicile U.S.A.

Incorporated..... September 22, 1891

Commenced Business..... October 15, 1891

Statutory Home Office 22005 Mastick Road..... Fairview Park OH 44126
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 22005 Mastick Road..... Fairview Park OH 44126
(Street and Number) (City or Town, State and Zip Code)

(Area Code) (Telephone Number)

Mail Address 22005 Mastick Road..... Fairview Park OH 44126
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 22005 Mastick Road..... Fairview Park OH 44126
(Street and Number) (City or Town, State and Zip Code)

(Area Code) (Telephone Number)

Internet Website Address

Statement Contact Thomas J. Welsh
(Name)

440-777-5355
(Area Code) (Telephone Number) (Extension)

(E-Mail Address)

440-777-5108
(Fax Number)

Policyowner Relations Contact

..... (City or Town, State and Zip Code)

(Area Code) (Telephone Number) (Extension)

OFFICERS

President Ray Simon

Treasurer

Secretary Thomas J. Welsh

Actuary Steimla & Associates, Inc.

VICE PRESIDENTS

James Pohlman

Thomas Barrett

DIRECTORS OR TRUSTEES

Elizabeth Kerg

Alma Kramer

Kenneth Goshe

Richard Napierala

State of.....OHIO
County of.....CUYAHOGA

The officers of this reporting entity being duly sworn, each depose and say that they are the above described officers of the 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)
Ray Simon

(Printed Name)
President

(Signature)
Thomas J. Welsh

(Printed Name)
Secretary

(Signature)

(Printed Name)
Treasurer

Subscribed and sworn to before me this

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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds.....	23,149,168		23,149,168	19,940,853
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1).....	1,100,000		1,100,000	1,100,028
2.2 Common stocks (Schedule D, Part 2, Section 2).....			.0	
3. Mortgage loans on real estate (Schedule B, Part 1):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the society (less \$.....0 encumbrances).....	497,500		497,500	.510,000
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Certificate loans and liens.....	113,558		113,558	.130,011
6. Cash (\$.....660,728, Schedule E, Part 1) and short-term investments (\$.....0, Schedule DA, Part 2).....	660,728		660,728	.293,766
7. Other invested assets (Schedule BA, Part 1).....			.0	
8. Receivable for securities.....	84,523		84,523	.56,562
9. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	25,605,477	.0	25,605,477	.22,031,220
11. Reinsurance ceded:				
11.1 Amounts recoverable from reinsurers (Schedule S, Part 2).....			.0	
11.2 Commissions and expense allowances due.....			.0	
11.3 Experience rating and other refunds due.....			.0	
11.4 Other amounts receivable under reinsurance contracts.....			.0	
12. Electronic data processing equipment and software.....			.0	
13. Premiums actually collected by subordinate lodges not yet remitted to home office (excluding \$.....0 loading).....	5,797		5,797	.5,576
14. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$.....0 loading).....			.0	
15. Accident and health premiums due and unpaid.....			.0	
16. Investment income due and accrued.....	483,577		483,577	.398,776
17. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
18. Receivable from subsidiaries and affiliates.....			.0	
19. Amounts due from agents.....			.0	
20. Other assets nonadmitted (Exhibit 9).....			.0	
21. Aggregate write-ins for other than invested assets.....	7,125	7,125	.0	.0
22. Total assets excluding Separate Accounts business (Lines 10 to 21).....	26,101,976	7,125	26,094,851	.22,435,572
23. From Separate Accounts Statement.....			.0	
24. Totals (Lines 22 and 23).....	26,101,976	7,125	26,094,851	.22,435,572

DETAILS OF WRITE-INS

0901. ....			.0	
0902. ....			.0	
0903. ....			.0	
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.0	.0	.0	.0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.0	.0	.0	.0
2101. Prepaid Insurance.....	7,125	7,125	.0	
2102. ....			.0	
2103. ....			.0	
2198. Summary of remaining write-ins for Line 21 from overflow page.....	.0	.0	.0	.0
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above).....	7,125	7,125	.0	.0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life certificates and contracts (Exhibit 5, Line 9999999) (including \$.....0 Modco Reserve).....	24,552,477	20,514,034
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	36,411	36,506
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less Column 5).....	60,700	61,550
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Column 5).....		
5. Refunds due and unpaid (Exhibit 4, Line 10).....		
6. Provision for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment to		
6.2 Not yet apportioned.....		
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	20,307	12,688
8. Contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts.....		
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....		
8.3 Interest Maintenance Reserve (IMR) (Page 30, Line 6).....	291,082	300,446
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....0 ; accident and health \$.....0 and deposit-type contract funds \$.....0.....		
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	16,712	15,873
12. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....		
13. Taxes, licenses and fees due or accrued (Exhibit 3, Line 8, Col. 6).....	7,138	7,049
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....	110,310	107,677
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances.....		
17. Remittances and items not allocated.....		
18. Net adjustment in assets and liabilities due to foreign exchange rates.....		
19. Liability for benefits for employees and fieldworkers if not included above.....		
20. Borrowed money \$.....0 and interest thereon \$.....0.....		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve (Page 31, Line 16, Col. 7).....	45,974	238,960
21.2 Reinsurance in unauthorized companies.....		
21.3 Funds held under reinsurance treaties with unauthorized reinsurers.....		
21.4 Payable to subsidiaries and affiliates.....		
21.5 Drafts outstanding.....		
21.6 Funds held under coinsurance.....		
21.7 Payable for securities.....		
22. Aggregate write-ins for liabilities.....	68,901	80,012
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	25,210,012	21,374,795
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	25,210,012	21,374,795
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	0	0
29. Unassigned funds.....	884,839	1,060,777
30. Totals of (Lines 26 through 29) (Page 4, Line 47) (Including \$.....0 in Separate Accounts statement).....	884,839	1,060,777
31. Totals (Lines 25 + 30) (Page 2, Line 24, Col. 3).....	26,094,851	22,435,572

DETAILS OF WRITE-INS

2201. Branch Funds Left on Deposit.....	68,901	60,012
2202. Convention Reserve.....		20,000
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page.....	0	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	68,901	80,012
2601.		
2602.		
2603.		
2698. Summary of remaining write-ins for Line 26 from overflow page.....	0	0
2699. Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above).....	0	0
2801.		
2802.		
2803.		
2898. Summary of remaining write-ins for Line 28 from overflow page.....	0	0
2899. Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above).....	0	0

SUMMARY OF OPERATIONS
(Excluding Unrealized Capital Gains and Losses)

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1).....	4,416,464	3,296,924
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Net Investment Income, Line 17).....	1,649,608	1,392,495
4. Amortization of Interest Maintenance Reserve (IMR) (Page 32, Line 5).....	29,639	31,318
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....		
7. Reserve adjustments on reinsurance ceded.....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
8.2 Charges and fees for deposit-type contracts.....		
8.3 Aggregate write-ins for miscellaneous income.....	25,393	34,073
9. Totals (Lines 1 to 8.3).....	6,121,104	4,754,810
10. Death benefits.....	255,348	378,694
11. Matured endowments.....		1,500
12. Annuity and old age benefits.....	817,303	627,524
13. Disability, accident and health benefits, including premiums waived \$..... 0.....		
14. Surrender benefits and withdrawals for life contracts.....	66,382	55,977
15. Interest and adjustments on contract or deposit-type contracts funds.....	950	1,376
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health certificates and contracts.....	4,038,443	2,755,475
18. Totals (Lines 10 to 17).....	5,178,426	3,820,546
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1 less Col. 5).....	182,490	158,310
20. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1 less Col. 5).....		
21. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 5).....	797,906	737,901
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	34,112	31,559
23. Increase in loading on deferred and uncollected premiums.....		
24. Net transfers to or (from) Separate Accounts.....		
25. Aggregate write-ins for deductions.....	(20,000)	10,000
26. Totals (Lines 18 to 25).....	6,172,934	4,758,316
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	(51,830)	(3,506)
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....		(6,442)
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	(51,830)	2,936
30. Net realized capital gains (losses) (excluding \$..... 20,274 transferred to the IMR).....		
31. Net income (Lines 29 + 30).....	(51,830)	2,936
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	1,060,777	1,144,998
33. Net income from operations (Line 31).....	(51,830)	2,936
34. Change in net unrealized capital gains (losses).....	(317,093)	(14,523)
35. Change in net unrealized foreign exchange capital gain (loss).....		
36. Change in nonadmitted assets and related items (Exhibit 9, Line 6, Col.3).....		
37. Change in liability for reinsurance in unauthorized companies.....		
38. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 0499999, Col. 4).....		(30,354)
39. Change in asset valuation reserve (Page 31, Lines 2 through 5 minus 6 plus 7 plus 11 plus 14 plus 15, Col. 7).....	192,986	(42,280)
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....		
41. Other changes in surplus in Separate Accounts statement.....		
42. Change in surplus notes.....		
43. Cumulative effect of changes in accounting principles.....		
44. Change in surplus as a result of reinsurance.....		
45. Aggregate write-ins for gains and losses in surplus.....	0	0
46. Net change in surplus for the year (Lines 33 through 45).....	(175,937)	(84,221)
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	884,839	1,060,777

DETAILS OF WRITE-INS

08.301. Increase in Interest Receivable.....	27,961	36,357
08.302. Interest on Branch Funds.....	(2,568)	(2,284)
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	25,393	34,073
2501. Change in Convention Reserve.....	(20,000)	10,000
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).....	(20,000)	10,000
4501.		
4502.		
4503.		
4598. Summary of remaining write-ins for Line 45 from overflow page.....	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above).....	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts.....	4,423,862	3,295,904
2. Charges and fees for deposit-type contracts.....		
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	1,575,301	1,350,323
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	0
8. Total (Lines 1 to 7).....	5,999,163	4,646,227
9. Death benefits.....	256,198	407,144
10. Matured endowments.....		1,500
11. Annuity and old age benefits.....	817,303	627,524
12. Disability, accident and health benefits.....		
13. Surrender benefits and withdrawals for life contracts.....	66,382	55,977
14. Interest and adjustment on contract or deposit-type contract funds.....	950	1,376
15. Payments on supplementary contracts with life contingencies.....		
16. Total (Lines 9 to 15).....	1,140,833	1,093,521
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	182,490	158,310
18. Commissions and expense allowances on reinsurance assumed.....		
19. General insurance expenses and fraternal expenses.....	797,067	742,064
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	34,112	31,882
21. Net transfers to or (from) Separate Accounts.....		
22. Aggregate write-ins for deductions.....	0	0
23. Refunds to members paid.....		4,558
24. Total (Lines 16 to 23).....	2,154,502	2,030,335
25. Net cash from operations (Line 8 minus Line 24).....	3,844,661	2,615,892
Cash from Investments		
26. Proceeds From Investments Sold, Matured or Repaid:		
26.1 Bonds.....	2,933,827	1,787,924
26.2 Stocks.....	28	
26.3 Mortgage loans.....		65,964
26.4 Real estate.....		
26.5 Other invested assets.....		
26.6 Net gains or (losses) on cash and short-term investments.....		
26.7 Miscellaneous proceeds.....		
26.8 Total (Lines 26.1 to 26.7).....	2,933,855	1,853,888
27. Cost of Investments Acquired (long-term only):		
27.1 Bonds.....	6,436,954	4,047,340
27.2 Stocks.....		275,028
27.3 Mortgage loans.....		
27.4 Real estate.....		
27.5 Other invested assets.....		
27.6 Miscellaneous applications.....		
27.7 Total investments acquired (Lines 27.1 to 27.6).....	6,436,954	4,322,368
28. Net increase (or decrease) in certificate loans and liens.....	(16,453)	(2,582)
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	(3,486,646)	(2,465,898)
Cash from Financing and Miscellaneous Sources		
30. Cash Provided:		
30.1 Surplus notes, capital and surplus paid in.....		
30.2 Borrowed money \$.....0 less amounts repaid \$.....0.....		
30.3 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies.....		
30.4 Other cash provided.....	2,633	
30.5 Total (Lines 30.1 to 30.4).....	2,633	0
31. Cash Applied:		
31.1 Interest on indebtedness.....		
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....	1,495	
31.3 Other applications (net).....	(7,809)	(3,008)
31.4 Total (Lines 31.1 to 31.3).....	(6,314)	(3,008)
32. Net cash from financing and miscellaneous sources (Line 30.5 minus Line 31.4).....	8,947	3,008
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32).....	366,962	153,002
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	293,766	140,764
34.2 End of year (Line 33 plus Line 34.1).....	660,728	293,766

DETAILS OF WRITE-INS

0701. Change in PrePaid Insurance.....		
0702. Branch Funds LOD.....		
0703. Increase in Funds Held as Trustee.....		
0798. Summary of remaining write-ins for Line 7 from overflow page.....	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	0	0
2201. Checks Written Off.....		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page.....	0	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	0	0

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

(GAIN AND LOSS EXHIBIT) (EXCLUDING CAPITAL GAINS AND LOSSES)

	1	Insurance						8	9
		2	3	4	5	6	7		
	Total	Life Insurance	Individual Annuities	Supplementary Contracts	Accident and Health	Aggregate of All Other Lines of Business	Total (Columns 2) through 6)	Fraternal	Expense
1. Premiums and annuity considerations for life and accident and health contracts.....	4,416,464	495,556	3,920,908				4,416,464		
2. Considerations for supplementary contracts with life contingencies.....	.0						.0		
3. Net investment income.....	1,649,608	449,141	1,200,467				1,649,608		
4. Amortization of interest maintenance reserve (IMR).....	29,639	29,639					29,639		
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.0						.0		
6. Commissions and expense allowances on reinsurance ceded.....	.0						.0		
7. Reserve adjustments on reinsurance ceded.....	.0						.0		
8. Miscellaneous Income:									
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts.....	.0						.0		
8.2 Charges and fees for deposit-type contracts.....	.0						.0		
8.3 Aggregate write-ins for miscellaneous income.....	25,393	25,393	.0	.0	.0	.0	25,393	.0	.0
9. Totals (Lines 1 to 8.3).....	6,121,104	999,729	5,121,375	.0	.0	.0	6,121,104	.0	.0
10. Death benefits.....	255,348	255,348					255,348		
11. Matured endowments.....	.0						.0		
12. Annuity and old age benefits.....	817,303		817,303				817,303		
13. Disability, accident and health benefits, including premiums waived \$.....0.....	.0						.0		
14. Surrender benefits and withdrawals for life contracts.....	66,382	66,382					66,382		
15. Interest and adjustments on contract or deposit-type contract funds.....	950	950					950		
16. Payments on supplementary contracts with life contingencies.....	.0						.0		
17. Increase in aggregate reserve for life and accident and health certificates and contracts.....	4,038,443	101,587	3,936,856				4,038,443		
18. Totals (Lines 10 to 17).....	5,178,426	424,267	4,754,159	.0	.0	.0	5,178,426	.0	.0
19. Commissions on premiums and annuity considerations and deposit-type funds (direct business only).....	182,490	76,197	106,294				182,490		
20. Commissions and expense allowances on reinsurance assumed.....	.0						.0		
21. General insurance expenses and fraternal expenses.....	797,906	397,346	250,000				647,346	150,560	
22. Insurance taxes, licenses and fees.....	34,112	27,112					27,112	7,000	
23. Increase in loading on deferred and uncollected premiums.....	.0						.0		
24. Net transfers to or (from) Separate Accounts.....	.0						.0		
25. Aggregate write-ins for deductions.....	(20,000)	(20,000)	.0	.0	.0	.0	(20,000)	.0	.0
26. Totals (Lines 18 to 25).....	6,172,934	904,921	5,110,453	.0	.0	.0	6,015,374	157,560	.0
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	(51,830)	94,807	10,922	.0	.0	.0	105,730	(157,560)	.0
28. Refunds to members.....	.0						.0		
29. Net gain from operations after refunds to members and before realized capital gains or (losses) (Line 27 minus Line 28).....	(51,830)	94,807	10,922	.0	.0	.0	105,730	(157,560)	.0

DETAILS OF WRITE-INS

08.301. Increase in Interest Receivable.....	27,961	27,961					27,961		
08.302. Interest on Branch Funds.....	(2,568)	(2,568)					(2,568)		
08.303. ....	.0						.0		
08.398. Summary of remaining write-ins for Item 8.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398 above) (Line 8.3 above).....	25,393	25,393	.0	.0	.0	.0	25,393	.0	.0
2501. Change in Convention Reserve.....	(20,000)	(20,000)					(20,000)		
2502. ....	.0						.0		
2503. ....	.0						.0		
2598. Summary of remaining write-ins for Item 25 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598 above) (Line 25 above).....	(20,000)	(20,000)	.0	.0	.0	.0	(20,000)	.0	.0

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Life Insurance	3 Annuities	4 Supplementary Contracts
Involving Life or Disability Contingencies (Reserves)				
(Net of Reinsurance Ceded)				
1. Reserve December 31, prior year.....	32,249,216	5,977,355	14,476,325	11,795,536
2. Tabular net premiums or considerations.....	4,329,673	408,765	3,920,908	
3. Present value of disability claims incurred.....	.0			.XXX
4. Tabular interest.....	1,229,471	259,942	969,529	
5. Tabular less actual reserve released.....	(136,278)		(136,278)	
6. Increase in reserve on account of change in valuation basis.....	.0			
7. Other increases (net).....	.0			
8. Totals (Lines 1 to 7).....	37,672,082	6,646,062	19,230,484	11,795,536
9. Tabular cost.....	374,845	374,845		.XXX
10. Reserves released by death.....	63,837	63,837	.XXX	.XXX
11. Reserves released by other terminations (net).....	68,084	68,084		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	817,303		817,303	
13. Net transfers to or (from) separate accounts.....	.0			
14. Total deductions (Lines 9 to 13).....	1,324,069	506,766	817,303	.0
15. Reserve December 31, current year.....	36,348,013	6,139,296	18,413,181	11,795,536

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....	.....
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a)..... 1,458,845	..... 1,543,646
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b)..... 78,825	..... 78,825
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d)..... 80,864	..... 80,864
5. Contract loans.....	..... 6,198	..... 6,198
6. Cash/short-term investments.....	(e)..... 4,566	..... 4,566
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	..... 0	..... 0
10. Total gross investment income.....	..... 1,629,298	..... 1,714,099
11. Investment expenses.....	.....	(g)..... 37,823
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g)..... 14,168
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i)..... 12,500
15. Aggregate write-ins for deductions from investment income.....	.....	..... 0
16. Total deductions (Lines 11 through 15).....	.....	..... 64,491
17. Net investment income (Line 10 minus Line 16).....	.....	..... 1,649,608

DETAILS OF WRITE-INS

0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	..... 0	..... 0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	..... 0	..... 0
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	..... 0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	..... 0

- (a) Includes \$.....25,200 accrual of discount less \$.....23,194 amortization of premium and less \$.....102,851 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....80,864 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....12,500 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4 Net Gain or (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment		
1. U.S. government bonds.....	.....	.....	.....	.....	..... 0
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....	.....	..... 0
1.2 Other bonds (unaffiliated).....	..... 20,274	.....	.....	..... 317,093	..... 337,367
1.3 Bonds of affiliates.....	.....	.....	.....	.....	..... 0
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....	.....	..... 0
2.11 Preferred stocks of affiliates.....	.....	.....	.....	.....	..... 0
2.2 Common stocks (unaffiliated).....	.....	.....	.....	.....	..... 0
2.21 Common stocks of affiliates.....	.....	.....	.....	.....	..... 0
3. Mortgage loans.....	.....	.....	.....	.....	..... 0
4. Real estate.....	.....	.....	.....	.....	..... 0
5. Contract loans.....	.....	.....	.....	.....	..... 0
6. Cash/short-term investments.....	.....	.....	.....	.....	..... 0
7. Derivative instruments.....	.....	.....	.....	.....	..... 0
8. Other invested assets.....	.....	.....	.....	.....	..... 0
9. Aggregate write-ins for capital gains (losses).....	..... 0	..... 0	..... 0	..... 0	..... 0
10. Total capital gains (losses).....	..... 20,274	..... 0	..... 0	..... 317,093	..... 337,367

DETAILS OF WRITE-INS

0901. ....	.....	.....	.....	.....	..... 0
0902. ....	.....	.....	.....	.....	..... 0
0903. ....	.....	.....	.....	.....	..... 0
0998. Summary of remaining write-ins for Line 9 from overflow page..	..... 0	..... 0	..... 0	..... 0	..... 0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	..... 0	..... 0	..... 0	..... 0	..... 0

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	Insurance					7 Fraternal	8 Expense
	1 Total	2 Life Insurance	3 Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business			6 Total (Columns 2 through 5)
FIRST YEAR (other than single)							
1. Uncollected.....	0					0	
2. Deferred and accrued.....	0					0	
3. Deferred, accrued & uncollected:							
3.1 Direct.....	0					0	
3.2 Reinsurance assumed.....	0					0	
3.3 Reinsurance ceded.....	0					0	
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0
4. Advance.....	0					0	
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0
6. Collected during year:							
6.1 Direct.....	63,269	63,269				63,269	
6.2 Reinsurance assumed.....	0					0	
6.3 Reinsurance ceded.....	0					0	
6.4 Net.....	63,269	63,269	0	0	0	63,269	0
7. Line 5 + Line 6.4.....	63,269	63,269	0	0	0	63,269	0
8. Prior year (uncollected + deferred and accrued - advance).....	0					0	
9. First year premiums and considerations:							
9.1 Direct.....	63,269	63,269				63,269	
9.2 Reinsurance assumed.....	0					0	
9.3 Reinsurance ceded.....	0					0	
9.4 Net (Line 7 - Line 8).....	63,269	63,269	0	0	0	63,269	0
SINGLE							
10. Single premiums and considerations:							
10.1 Direct.....	14,329	14,329				14,329	
10.2 Reinsurance assumed.....	0					0	
10.3 Reinsurance ceded.....	0					0	
10.4 Net.....	14,329	14,329	0	0	0	14,329	0
RENEWAL							
11. Uncollected.....	5,797	5,797				5,797	
12. Deferred and accrued.....	0					0	
13. Deferred, accrued & uncollected:							
13.1 Direct.....	5,797	5,797				5,797	
13.2 Reinsurance assumed.....	0					0	
13.3 Reinsurance ceded.....	0					0	
13.4 Net (Line 11 + Line 12).....	5,797	5,797	0	0	0	5,797	0
14. Advance.....	20,307	20,307				20,307	
15. Line 13.4 - Line 14.....	(14,510)	(14,510)	0	0	0	(14,510)	0
16. Collected during year:							
16.1 Direct.....	4,382,026	461,118	3,920,908			4,382,026	
16.2 Reinsurance assumed.....	0					0	
16.3 Reinsurance ceded.....	35,763	35,763				35,763	
16.4 Net.....	4,346,263	425,355	3,920,908	0	0	4,346,263	0
17. Line 15 + Line 16.4.....	4,331,753	410,845	3,920,908	0	0	4,331,753	0
18. Prior year (uncollected + deferred and accrued - advance).....	(7,112)	(7,112)				(7,112)	
19. Renewal premiums and considerations:							
19.1 Direct.....	4,374,628	453,720	3,920,908			4,374,628	
19.2 Reinsurance assumed.....	0					0	
19.3 Reinsurance ceded.....	35,763	35,763				35,763	
19.4 Net (Line 17 - Line 18).....	4,338,865	417,957	3,920,908	0	0	4,338,865	0
TOTAL							
20. Total premiums and annuity considerations:							
20.1 Direct.....	4,452,227	531,319	3,920,908	0	0	4,452,227	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	35,763	35,763	0	0	0	35,763	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	4,416,464	495,556	3,920,908	0	0	4,416,464	0

EXHIBIT 1 - PART 2 - REFUNDS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1 Total	Insurance				6 Total (Columns 2 through 5)	7 Fraternal	8 Expense
		2 Life Insurance	3 Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business			
REFUNDS APPLIED (included in Part 1)								
21. To pay renewal premiums (Exhibit 4, Line 1).....	0					0		
22. All other (Exhibit 4, Lines 2, 3 & 4).....	0					0		
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded.....	0					0		
23.2 Reinsurance assumed.....	0					0		
23.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded.....	0					0		
24.2 Reinsurance assumed.....	0					0		
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded.....	0					0		
25.2 Reinsurance assumed.....	0					0		
25.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6).....	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single).....	146,207	48,911	97,297			146,207		
28. Single.....	799	799				799		
29. Renewal.....	35,484	26,487	8,997			35,484		
30. Deposit-type contract funds.....	0					0		
31. Totals (to agree with Page 6, Line 19).....	182,490	76,197	106,294	0	0	182,490	0	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 Aggregate of All Other Lines of Business			
1. Rent.....	66,064			7,800	7,000	80,864
2. Salaries and wages.....	336,260			12,933	81,910	431,103
3.11 Insured benefit plans for employees.....	56,536					56,536
3.12 Insured benefit plans for fieldworkers.....						0
3.21 Uninsured benefit plans for employees.....	27,830					27,830
3.22 Uninsured benefit plans for fieldworkers.....						0
3.31 Other employee welfare.....						0
3.32 Other fieldworker welfare.....	6,569					6,569
4.1 Legal fees and expenses.....						0
4.2 Medical examination fees.....						0
4.3 Inspection report fees.....	1,621					1,621
4.4 Fees of public accountants and consulting actuaries.....	56,190					56,190
4.5 Expense of investigation and settlement of certificate claims.....						0
5.1 Traveling expenses.....	11,051				352	11,403
5.2 Advertising.....	11,415				2,992	14,407
5.3 Postage, express, telegraph and telephone.....	21,274				2,116	23,390
5.4 Printing and stationery.....	15,554				1,172	16,726
5.5 Cost or depreciation of furniture and equipment.....	15,530				1,350	16,880
5.6 Rental of equipment.....						0
5.7 Cost or depreciation of EDP equipment and software.....						0
5.8 Lodge supplies less \$.....0 from sales.....						0
6.1 Books and periodicals.....	560				30	590
6.2 Bureau and association dues.....						0
6.3 Insurance, except on real estate.....	15,824				659	16,483
6.4 Miscellaneous losses.....	4,620				293	4,913
6.5 Collection and bank service charges.....						0
6.6 Sundry general expenses.....	169					169
7.1 Field expense allowance.....						0
7.2 Fieldworkers' balances charged off (less \$.....0 recovered).....						0
7.3 Field conferences other than local meetings.....						0
8.1 Official publications.....					23,702	23,702
8.2 Expense of Supreme Lodge Meetings.....					23,185	23,185
9.1 Real estate expenses.....	240			14,985		15,225
9.2 Investment expenses not included elsewhere.....	36			2,105		2,141
9.3 Aggregate write-ins for expenses.....	3	0	0	0	5,799	5,802
10. General Expenses Incurred.....	647,346	0	0	37,823	(a).....150,560	(b).....835,729
11. General expenses unpaid December 31, prior year.....	15,873					15,873
12. General expenses unpaid December 31, current year.....	16,712					16,712
13. General expenses paid during year (Lines 10 + 11 - 12).....	646,507	0	0	37,823	150,560	834,890

DETAILS OF WRITE-INS

09.301 Fraternal Activities.....	3				3,018	3,021
09.302 Data Processing.....						0
09.303 Vocational Programs and Donations.....					2,781	2,781
09.398 Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0
09.399 Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	3	0	0	0	5,799	5,802

(a) Show the distribution of this amount in the following categories:

1. Charitable \$.....2,050; 2. Institutional \$.....0; 3. Recreational and Health \$.....1,952; 4. Educational \$.....0
 5. Religious \$.....726; 6. Membership \$.....46,887; 7. Other \$.....98,945; 8. Total \$.....150,560

(b) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 Aggregate of All Other Lines of Business			
1. Real estate taxes.....				14,168		14,168
2. State insurance department licenses and fees.....	2,783					2,783
3. Other state taxes, including \$.....0 for employee benefits.....	870					870
4. U.S. Social Security taxes.....	22,817				7,000	29,817
5. All other taxes.....	642					642
6. Taxes, licenses and fees Incurred.....	27,112	0	0	14,168	7,000	48,280
7. Taxes, licenses and fees unpaid December 31, prior year.....				7,049		7,049
8. Taxes, licenses and fees unpaid December 31, current year.....				7,138		7,138
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	27,112	0	0	14,079	7,000	48,191

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums.....	
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....		
4. Applied to provide paid-up annuities.....		
5. Total (Lines 1 to 4).....	0	0
6. Paid-in cash.....		
7. Left on deposit.....		
8. Aggregate write-ins for dividend or refund.....	0	0
9. Total (Lines 5 to 8).....	0	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....		
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total (Lines 10 through 14).....	0	0
16. Total from prior year.....		
17. Total dividends or refunds (Line 9 + 15 - 16).....	0	0

NONE

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. AE 3.5%.....	190,307		190,307		
0100002. AM 2.5%.....	381,365		381,365		
0100003. 41 CSO 2.5%.....	4,011		4,011		
0100004. 58 CSO 2.5%.....	211,210		211,210		
0100005. 58 CSO 3%.....	143,782		143,782		
0100006. 58 CSO 4%.....	33,572		33,572		
0100007. 80 CSO 4.5%.....	1,111,047		1,111,047		
0100008. 80 CSO 5%.....	318,434		318,434		
0100009. 80 CSO 5.5%.....	3,430,857		3,430,857		
0100010. 80 CSO 6%.....	138,208		138,208		
0100011. ETI.....	32,400		32,400		
0100012. UNEARNED PREMIUM.....	88,385		88,385		
0100013. C2 & MISC.....	10,770		10,770		
0199997. Totals (Gross).....	6,094,348	0	6,094,348	0	0
0199998. Reinsurance ceded.....	57,551		57,551		
0199999. Totals (Net).....	6,036,797	0	6,036,797	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. DEFERRED.....	18,107,084	XXX	18,107,084	XXX	
0200002. SPIA.....	270,151	XXX	270,151	XXX	
0200003. C3.....	35,946	XXX	35,946	XXX	
0299997. Totals (Gross).....	18,413,181	XXX	18,413,181	XXX	0
0299999. Totals (Net).....	18,413,181	XXX	18,413,181	XXX	0
Accidental Death Benefits:					
0400001. ADB.....	9,000		9,000		
0499997. Totals (Gross).....	9,000	0	9,000	0	0
0499999. Totals (Net).....	9,000	0	9,000	0	0
Disability - Active Lives:					
0500001. DIS ACTIVE.....	50,054		50,054		
0599997. Totals (Gross).....	50,054	0	50,054	0	0
0599999. Totals (Net).....	50,054	0	50,054	0	0
Disability - Disabled Lives:					
0600001. DIS DISABLED.....	43,445		43,445		
0699997. Totals (Gross).....	43,445	0	43,445	0	0
0699999. Totals (Net).....	43,445	0	43,445	0	0
9999999. Totals (Net) - Page 3, Line 1.....	24,552,477	0	24,552,477	0	0

EXHIBIT 5 - INTERROGATORIES

- | | | |
|---|---------|---------|
| 1.1 Has the reporting entity ever issued both participating and non-participating contracts? | Yes [] | No [X] |
| 1.2 If not, state which kind is issued..... PARTICIPATING | | |
| 2.1 Does the reporting entity at present issue both participating and non-participating contracts? | Yes [] | No [X] |
| 2.2 If not, state which kind is issued..... PARTICIPATING | | |
| 3. Does the reporting entity at present issue or have in force policies that contain non-guaranteed elements?
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions. | Yes [] | No [X] |
| 4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: | Yes [] | No [X] |
| 4.1 Amount of insurance? | | \$..... |
| 4.2 Amount of reserve? | | \$..... |
| 4.3 Basis of reserve: | | |
| 4.4 Basis of regular assessments: | | |
| 4.5 Basis of special assessments: | | |
| 4.6 Assessments collected during year: | | \$..... |
| 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5 %, not in advance, state the contract loan rate guarantees on any such contracts. | | |
| 6. Does the reporting entity hold reserves for any annuity contracts which are less than the reserves that would be held on a standard basis? | Yes [] | No [X] |
| 6.1 If so, state the amount of reserve on such contracts on the basis actually held: | | \$..... |
| 6.2 Which would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:
Attach statement of methods employed in their valuation. | | \$..... |
| 7. Does the reporting entity have any Synthetic GIC policies, contracts or agreements in effect as of December 31 of the current year? | Yes [] | No [X] |
| 7.1 If yes, state the total dollar amount of assets covered by these policies, contracts or agreements? | | \$..... |
| 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount: | | |
| 7.3 State the amount of reserves established for this business: | | \$..... |
| 7.4 Identify where the reserves are reported in the blank. | | |

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4
	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due To Change

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Collectively Renewable	Other Individual Contracts				7 All Other
			3 Non- Cancelable	4 Guaranteed Renewable	5 Non-Renewable for Stated Reasons Only	6 Other Accident Only	
ACTIVE LIFE RESERVE							
1. Unearned premium reserves.....	.0						
2. Additional contract reserves (a).....	.0						
3. Additional actuarial reserves-Asset/Liability analysis.....	.0						
4. Reserve for future contingent benefits.....	.0						
5. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0
6. Totals (Gross).....	.0	.0	.0	.0	.0	.0	.0
7. Reinsurance ceded.....	.0						
8. Totals (Net).....	.0	.0	.0	.0	.0	.0	.0
CLAIM RESERVE							
9. Present value of amounts not yet due on claims.....	.0						
10. Additional actuarial reserves-Asset/Liability analysis.....	.0						
11. Reserve for future contingent benefits.....	.0						
12. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0
13. Totals (Gross).....	.0	.0	.0	.0	.0	.0	.0
14. Reinsurance ceded.....							
15. Totals (Net).....	.0	.0	.0	.0	.0	.0	.0
16. TOTAL (Net).....	.0	.0	.0	.0	.0	.0	.0
17. TABULAR FUND INTEREST.....	.0						

NONE

DETAILS OF WRITE-INS							
0501. ....	.0						
0502. ....	.0						
0503. ....	.0						
0598. Summary of remaining write-ins for Line 5 from overflow page.....	.0	.0	.0	.0	.0	.0	.0
0599. Totals (Lines 0501 thru 0503 + 0598) (Line 5 above)	.0	.0	.0	.0	.0	.0	.0
1201. ....	.0						
1202. ....	.0						
1203. ....	.0						
1298. Summary of remaining write-ins for Line 12 from overflow page.....	.0	.0	.0	.0	.0	.0	.0
1299. Totals (Lines 1201 thru 1203 + 1298) (Line 12 above)	.0	.0	.0	.0	.0	.0	.0

(a) Attach statement as to valuation standard used in calculating this reserve, specify reserve bases, interest rates and method.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Supplemental Contracts and Annuities Certain	4 Dividend Accumulations or Refunds	5 Premium and Other Deposit Funds	6 Other
2. Deposits received during the year.....	.0					
3. Investment earnings credited to the account.....	1,400			1,400		
4. Other net change in reserves.....	.0					
5. Fees and other charges assessed.....	.0					
6. Surrender charges.....	.0					
7. Net surrender or withdrawal payments.....	1,495			1,495		
8. Other net transfers to or (from) Separate Accounts.....	.0					
9. Balance at the end of the current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	36,411	.0	.0	36,411	.0	.0
10. Reinsurance balance at the beginning of the year.....	.0					
11. Net change in reinsurance assumed.....	.0					
12. Net change in reinsurance ceded.....	.0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	.0	.0	.0	.0	.0	.0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	36,411	.0	.0	36,411	.0	.0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct.....	30,700		30,700								
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	30,700	0	(b) 30,700	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct.....	30,000		30,000								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	30,000	0	(b) 30,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. Totals:											
4.1 Direct.....	60,700	0	60,700	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
4.4 Net.....	60,700	(a) 0	(a) 60,700	0	0	0	(a) 0	0	0	0	0

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(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CONTRACT CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	1,073,501		256,198	817,303							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net..... (d)	1,073,501	0	256,198	817,303	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	60,700		60,700								
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	0										
2.4 Net.....	60,700	0	60,700	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year.....	0										
4. Liability December 31, prior year:											
4.1 Direct.....	61,550		61,550								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	61,550	0	61,550	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	1,072,651	0	255,348	817,303	0	0	0	0	0	0	0
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
6.4 Net.....	1,072,651	0	255,348	817,303	0	0	0	0	0	0	0

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(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

EXHIBIT 9 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) or Decrease
1. Summary of Items Page 2, Lines 11 to 15, 17 to 19, Column 2.....	.....0	.....0	.....0
2. Other Nonadmitted Assets:			
2.1 Bills receivable.....	.....0	.....0	.....0
2.2 Furniture and equipment.....	.....0	.....0	.....0
2.3 Leasehold improvements.....	.....0	.....0	.....0
2.4 Cash advanced to or in the hands of officers or agents.....	.....0	.....0	.....0
2.5 Loans on personal security, endorsed or not.....	.....0	.....0	.....0
2.6 Supplies, stationery, printed matter.....	.....0	.....0	.....0
2.7 Commuted commissions.....	.....0	.....0	.....0
3. Total (Lines 2.1 to 2.7).....	.....0	.....0	.....0
4. Disallowed interest maintenance reserve.....	.....0	.....0	.....0
5. Aggregate write-ins for other than invested assets.....	.....7,125	.....7,125	.....0
6. Total (Line 1 plus Lines 3 to 5).....	.....7,125	.....7,125	.....0

DETAILS OF WRITE-INS

0501. Prepaid Insurance.....	.....7,125	.....7,125	.....0
0502. ....	.....0	.....0	.....0
0503. ....	.....0	.....0	.....0
0598. Summary of remaining write-ins for Line 5 from overflow page.....	.....0	.....0	.....0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	.....7,125	.....7,125	.....0

NOTES TO FINANCIAL STATEMENTS

1. **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**
The accompanying financial statements of the Society have been prepared in conformity with accounting practices prescribed or permitted by the NAIC and the State of Ohio.
2. **ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS**
None.
3. **BUSINESS COMBINATIONS AND GOODWILL**
Not Applicable.
4. **DISCONTINUED OPERATIONS**
Not Applicable.
5. **INVESTMENTS**
Asset values are generally stated as follows: Bonds at amortized cost using the scientific method; Preferred Stock at cost; Common Stocks at market value; Real Estate at depreciated cost; and Policy Loans are stated at the aggregate unpaid balance. The Society uses the straight-line depreciation on its real estate holdings.
A. Mortgage Loans- None
B. Debt Restructuring- None
C. Reverse Mortgages- None
D. Loan-Backed Securities- None
6. **JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES**
Not Applicable.
7. **INVESTMENT INCOME**
Due and accrued income was excluded from Investment Income from Bonds where collection of the amount is uncertain.
The amount excluded is \$0.
8. **DERIATIVE INSTRUMENTS**
None.
9. **INCOME TAXES**
Not Applicable.
10. **INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES**
Not Applicable.
11. **DEBT**
None.
12. **RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS**
A. Employee Retirement Plan: The Society sponsors a defined benefit pension plan covering substantially all of its employees. The benefits are based on years of service and the employee's compensation of the highest five consecutive years of employment. The Society's funding and the accounting policies are to make the annual contributions required under the applicable regulations and to charge such contributions to expense in the year they occur. The annual pension expense is determined by the projected unit credit cost method. No funding waiver was requested from the IRS.
The actuarial computations under FASB'87/SSAP'8 for the plan year ending December 31, 2002 are as follows:

1. Vested Projected Benefit Obligation as of December 31, 2002	\$490,390
2. Assets as of December 31, 2002	\$499,187
3. The Funded (unfunded) Amount as of December 31, 2002	\$ 8,797
4. Net Period Pension Cost as of December 31, 2002	\$ 24,781
5. Prepaid (Accrued) Pension Cost	\$ 7,440
B. Deferred Compensation Plan: Not Applicable.	
C. Post-Retirement Benefit Plans: Not Applicable.	
13. **CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS**
Not Applicable.
14. **CONTINGENCIES**
A. Contingent Commitments: None.
B. Assessments: None.
C. Gain Contingencies: None.
D. All Other Contingencies: None.
15. **LEASES**
Non Applicable.
16. **INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK**
Not Applicable.
17. **SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES**
Not Applicable.

NOTES TO FINANCIAL STATEMENTS

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS
Not Applicable.
19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS
Not Applicable.
20. OTHER ITEMS
Not Applicable.
21. EVENTS SUBSEQUENT
Not Applicable.
22. REINSURANCE
A. Ceded Reinsurance Report: The amount of aggregate reduction in surplus of a unilateral cancellation by the reinsurer is the Reserve Credit taken on Exhibit 5 totaling \$57,551.
B. Uncollectible Reinsurance: None.
23. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION
Not Applicable.
24. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENTS EXPENSES
Not Applicable.
25. INTERCOMPANY POOLING ARRANGEMENTS
Not Applicable.
26. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS
A. The Society waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
B. Extra premiums are charged for substandard lives for certificates issued prior to July 1, 1986, plus the gross premium for a related age.
Mid-Terminal Reserves are determined by computing the regular mid-terminal reserves for the plan at the rated age and holding, in addition, on-half (1/2) of the extra premium charge for one year. Certificates issued after July 1, 1986, for substandard lives, are charged an extra premium plus the regular gross premium for the true age. Mid-terminal reserves are based on appropriate multiples of standard rates of mortality.
C. As of December 31, 2002, the Society had \$ 0 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the state of Ohio. Reserves to cover the above insurance totaled \$ 0 at year-end and are reported in Exhibit 5, Life Insurance and Annuities Sections.
D. The Tabular Interest has been determined from the basic data for the calculation of policy reserves. The Tabular Less Actual Reserve Released has been determined by formula as described in the instructions. The Tabular Cost has been determined by formula as described in the instructions.
F. For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the tabular interest is calculated as on hundredth of the product as such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation. The total amount of all such products is entered under Exhibit 7.
G. Life reserves are calculated using the tabular mid-terminal, on a continuous basis using age nearest birthday function, Illinois Standard on AE and CRVM on CSO.
27. VARIABLE ANNUITIES WITH GUARANTEED LIVING BENEFITS
Not Applicable.
28. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT LIABILITIES BY WITHDRAWAL CHARACTERISTICS
Subject to discretionary withdrawal:
- | | |
|--|--------------|
| 1. At book value less surrender charges | \$ 7,426,626 |
| 2. At book value minimal surrender charges | \$10,986,555 |
| Total Annuity Reserves | \$18,413,181 |
- The reserves are included as follows in Exhibit 5, Section C and Exhibit 7:
- | | |
|----------------------|--------------|
| Exhibit 5, Section B | \$18,413,181 |
| Exhibit 5, Section C | \$ 0 |
| Exhibit 7 | \$ 0 |
| Total | \$18,413,181 |
29. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED
The Society has Uncollected Premiums as of December 31, 2002 as follows:
- | | |
|------------------------------|---------|
| 1. Ordinary New Business | \$ 0 |
| 2. Ordinary Renewal Business | \$5,797 |
| Total | \$5,797 |
30. SEPARATE ACCOUNTS
Not Applicable.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities.....		0.0		0.0
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies.....		0.0		0.0
1.22 Issued by U.S. government sponsored agencies.....		0.0		0.0
1.3 Foreign government (including Canada, excluding mortgage-backed securities).....	1,229,236	4.8	1,229,236	4.8
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations.....		0.0		0.0
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations.....		0.0		0.0
1.43 Revenue and assessment obligations.....		0.0		0.0
1.44 Industrial development and similar obligations.....		0.0		0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA.....		0.0		0.0
1.512 Issued by FNMA and FHLMC.....		0.0		0.0
1.513 Privately issued.....		0.0		0.0
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC.....		0.0		0.0
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA or FHLMC.....		0.0		0.0
1.523 All other privately issued.....		0.0		0.0
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO).....	21,360,701	83.4	21,360,701	83.4
2.2 Unaffiliated foreign securities.....	559,231	2.2	559,231	2.2
2.3 Affiliated securities.....		0.0		0.0
3. Equity interests:				
3.1 Investments in mutual funds.....		0.0		0.0
3.2 Preferred stocks:				
3.21 Affiliated.....		0.0		0.0
3.22 Unaffiliated.....	1,100,000	4.3	1,100,000	4.3
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....		0.0		0.0
3.32 Unaffiliated.....		0.0		0.0
3.4 Other equity securities:				
3.41 Affiliated.....		0.0		0.0
3.42 Unaffiliated.....		0.0		0.0
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated.....		0.0		0.0
3.52 Unaffiliated.....		0.0		0.0
4. Mortgage loans:				
4.1 Construction and land development.....		0.0		0.0
4.2 Agricultural.....		0.0		0.0
4.3 Single family residential properties.....		0.0		0.0
4.4 Multifamily residential properties.....		0.0		0.0
4.5 Commercial loans.....		0.0		0.0
5. Real estate investments:				
5.1 Property occupied by company.....	497,500	1.9	497,500	1.9
5.2 Property held for production of income (includes \$.....0 of property acquired in satisfaction of debt).....		0.0		0.0
5.3 Property held for sale (\$.....0 including property acquired in satisfaction of debt).....		0.0		0.0
6. Policy loans.....	113,558	0.4	113,558	0.4
7. Receivables for securities.....	84,523	0.3	84,523	0.3
8. Cash and short-term investments.....	660,728	2.6	660,728	2.6
9. Other invested assets.....		0.0		0.0
10. Total invested assets.....	25,605,477	100.0	25,605,477	100.0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []

1.3 State regulating? _____

2.1 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 []

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

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

3.2 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

3.3 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). _____ 12/31/1998

3.4 By what department or departments? _____

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under a common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [] No []

4.12 renewals? Yes [] No []

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [] No []

4.22 renewals? Yes [] No []

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

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

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

6.1 Has the 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 []

6.2 If yes, give full information: _____

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []

7.2 If yes,
7.21 State the percentage of foreign control.0.000 %

7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES (continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
McGee Maruca & Associates, P.C.
3111 Banksville Road, Suite 200, Pittsburgh, PA 15216
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Steimla & Associates, Inc. Joseph H. Steimla, Actuary
2867 Gypsum Circle, Naperville, Illinois 60564
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [X] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No []
12. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []
13. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.11 To directors or other officers \$.....0
- 14.12 To stockholders not officers \$.....0
- 14.13 Trustees, supreme or grand (Fraternal only) \$.....0
- 14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.21 To directors or other officers \$.....0
- 14.22 To stockholders not officers \$.....0
- 14.23 Trustees, supreme or grand (Fraternal only) \$.....0
- 15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 15.2 If yes, state the amount thereof at December 31 of the current year:
- 15.21 Rented from others \$.....0
- 15.22 Borrowed from others \$.....0
- 15.23 Leased from others \$.....0
- 15.24 Other \$.....0
- Disclose in the Notes to Financial the nature of each obligation.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 16.2 If answer is yes:
- 16.21 Amount paid as losses or risk adjustment \$.....0
- 16.22 Amount paid as expenses \$.....0
- 16.23 Other amounts paid \$.....0

GENERAL INTERROGATORIES (continued)

INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred.....	Yes [].....No [].....	Yes [].....No [].....
Common.....XXX.....	.....XXX.....XXX.....	.....XXX.....XXX.....

18.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E-Part 2-Special Deposits? Yes [X] No []

18.2 If no, give full and complete information relating thereto.

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E-Part 2-Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1) Yes [] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21 Loaned to others	\$.....0
19.22 Subject to repurchase agreements	\$.....0
19.23 Subject to reverse repurchase agreements	\$.....0
19.24 Subject to dollar repurchase agreements	\$.....0
19.25 Subject to reverse dollar repurchase agreements	\$.....0
19.26 Pledged as collateral	\$.....0
19.27 Placed under option agreements	\$.....0
19.28 Letter stock or securities restricted as to sale	\$.....0
19.29 Other	\$.....0

19.3 For each category above, if any of these assets are held by others, identify by whom held:

- 19.31 _____
- 19.32 _____
- 19.33 _____
- 19.34 _____
- 19.35 _____
- 19.36 _____
- 19.37 _____
- 19.38 _____
- 19.39 _____

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement.

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year: \$.....0

22. 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 []

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

1 Name of Custodian(s)	2 Custodian's Address
U.S. Bank	425 Walnut Street CN WN 06TC Cincinnati Ohio 45202

GENERAL INTERROGATORIES (continued)

INVESTMENT

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

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

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year? Yes [X] No []

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
First Star	U.S. Bank	February 2002	Name change

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

1 Central Registration Depository Number(s)	2 Name	3 Address

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$.....0

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid

24.1 Amount of payments for legal expenses, if any? \$.....0

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....0

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - FRATERNAL INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes []	No [X]
1.2 If yes, indicate premium earned on U.S. business only	\$.....	0
1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$.....	0
1.31 Reason for excluding		
<hr/>		
1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$.....	0
1.5 Indicate total incurred claims on all Medicare Supplement insurance.	\$.....	0
1.6 Individual policies:		
Most current three years:		
1.61 Total premium earned	\$.....	0
1.62 Total incurred claims	\$.....	0
1.63 Number of covered lives	.....	0
All years prior to most current three years:		
1.64 Total premium earned	\$.....	0
1.65 Total incurred claims	\$.....	0
1.66 Number of covered lives	.....	0
1.7 Group policies:		
Most current three years:		
1.71 Total premium earned	\$.....	0
1.72 Total incurred claims	\$.....	0
1.73 Number of covered lives	.....	0
All years prior to most current three years:		
1.74 Total premium earned	\$.....	0
1.75 Total incurred claims	\$.....	0
1.76 Number of covered lives	.....	0
2.1 Does this reporting entity have Separate Accounts?	Yes []	No [X]
2.2 If yes, has a Separate Accounts statement been filed with this Department?	Yes []	No [] N/A [X]
2.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?		
2.4 State the authority under which Separate Accounts are maintained:		
<hr/>		
2.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes []	No [X]
2.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes []	No [X]
3. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?	Yes [X]	No []
4. How often are meetings of the subordinate branches required to be held?		
<u>Monthly</u>		
5. How are the subordinate branches represented in the supreme or governing body?		
<u>2 Delegates regardless of size and 1 additional per 100 members</u>		
6. What is the basis of representation in the governing body?		
<u>Same as question #5</u>		
7.1 How often are regular meetings of the governing body held?		
<u>Every 4 years</u>		
7.2 When was the last regular meeting of the governing body held?		
<u>September 7, 2002</u>		
7.3 When and where will the next regular or special meeting of the governing body be held?		
<u>September 2006, Cleveland Ohio</u>		
7.4 How many members of the governing body attended the last regular meeting?	.....	90
7.5 How many of the same were delegates of the subordinate branches?	.....	68
8. How are the expenses of the governing body defrayed?		
<u>Society's General Fund</u>		
9. When and by whom are the officers and directors elected?		
<u>In the General Council meeting, by the Delegates</u>		
10. What are the qualifications for membership?		
<u>Catholic</u>		
11. What are the limiting ages for admission?		
<u>0-85 Life and Annuity; 0-70 Associate</u>		
12. What is the minimum and maximum insurance that may be issued on any one life?		
<u>Minimum \$1,000 or \$250 premium for SPL; Maximum as provided through reinsurance</u>		
13. Is a medical examination required before issuing a benefit certificate to applicants?	Yes [X]	No []
14. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?	Yes [X]	No []
15.1 Are notices of the payments required sent to the members?	Yes [X]	No [] N/A []
15.2 If yes, do the notices state the purpose for which the money is to be used?	Yes [X]	No []
16. What proportion of first and subsequent years' payments may be used for management expenses?		
16.11 First year	.....	0.0 %
16.12 Subsequent years	.....	0.0 %
17.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?	Yes []	No [X]
17.2 If so, what amount and for what purpose?	\$.....	0
<hr/>		
18.1 Does the reporting entity pay an old age disability benefit?	Yes []	No [X]
18.2 If yes, at what age does the benefit commence?		
19.1 Has the constitution or have the laws of the reporting entity been amended during the year?	Yes []	No [X]
19.2 If yes, when?		

GENERAL INTERROGATORIES (continued)

PART 2 - FRATERNAL INTERROGATORIES

- | | | |
|--|-----------|---------------------|
| 20. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules and regulations in force at the present time? If not, please do so. | Yes [X] | No [] |
| 21.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? | Yes [] | No [] |
| 21.2 If so, was an additional reserve included in Exhibit 8? | Yes [] | No [X] N/A [] |
| 21.3 If yes, explain | | |
| | | |
| 22.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? | Yes [] | No [X] |
| 22.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, or on account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? | Yes [] | No [] N/A [X] |
| 23. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? | Yes [] | No [X] |

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Amounts of life insurance in this exhibit should be shown in thousands (omit 000).

	1 2002	2 2001	3 2000	4 1999	5 1998
Life Insurance in Force (Exhibit of Life Insurance)					
1. Total (Line 20, Column 2).....	44,228	43,748	43,000	42,206	39,635
New Business Issued (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....	4,338	3,946	2,601	5,355	5,911
Premium Income (Exhibit 1, Part 1)					
3. Life insurance - first year (Line 9.4, Column 2).....	63,269	46,214	46,557	68,975	67,317
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	432,286	435,785	439,484	482,200	738,884
5. Annuity (Line 20.4, Column 3).....	3,920,908	2,814,925	314,874	891,637	544,232
6. Accident and health (Line 20.4, Column 4).....					
7. Aggregate of all other lines of business (Line 20.4, Column 5).....					
8. Total (Line 20.4, Column 1).....	4,416,464	3,296,924	800,915	1,442,812	1,350,433
Balance Sheet Items (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 22, Col. 4).....	26,094,851	22,435,572	19,750,397	20,138,553	19,866,098
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	25,210,012	21,374,795	18,605,395	18,710,570	18,482,557
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	24,552,477	20,514,034	17,728,205	17,834,000	17,566,000
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....	36,411	36,506			
14. Asset valuation reserve (Page 3, Line 21.1).....	45,974	238,960	196,680	162,443	134,380
15. Surplus (Page 3, Line 30).....	884,839	1,060,777	1,145,002	1,427,983	1,383,541
Risk-Based Capital Analysis					
16. Total Adjusted Capital.....	930,813	1,299,737	1,084,387	1,595,926	1,533,421
17. 50% of the Calculated RBC Amount.....	456,502	473,407	290,247	292,800	181,329
Percentage Distribution of Assets (Page 2, Col. 3) (Line No. ÷ Page 2, Line 10, Col. 3) x 100.0					
18. Bonds (Line 1).....	90.4	90.5	91.2	90.9	89.1
19. Stocks (Lines 2.1 and 2.2).....	4.3	5.0	4.3	4.7	4.0
20. Mortgage loans on real estate (Lines 3.1 and 3.2).....			0.3	0.4	0.5
21. Real estate (Lines 4.1, 4.2 and 4.3).....	1.9	2.3	2.7	2.7	2.8
22. Certificate loans (Line 5).....	0.4	0.6	0.7	0.7	0.7
23. Cash and short-term investments (Line 6).....	2.6	1.3	0.7	0.3	2.9
24. Other invested assets (Line 7).....					
25. Receivable for securities (Line 8).....	0.3	0.3	0.1	0.3	
26. Aggregate write-ins for invested assets (Line 9).....					
27. Cash and invested assets (Line 10).....	100.0	100.0	100.0	100.0	100.0
Investments in Subsidiaries and Affiliates					
28. Affiliated bonds (Schedule D Summary, Line 25, Col. 1).....					
29. Affiliated preferred stock (Schedule D Summary, Line 39, Col. 1).....					
30. Affiliated common stock (Schedule D Summary, Line 53, Col. 2).....					
31. Affiliated short-term investments (subtotals included in Sch. DA, Part 2, Col. 5, Line 11).....					
32. Affiliated mortgage loans on real estate.....					
33. All other affiliated.....					
34. Total of above Lines 28 to 33.....	0	0	0	0	0
Total Nonadmitted Assets and Admitted Assets					
35. Total nonadmitted assets (Page 2, Line 24, Col. 2).....	7,125	21,648	7,125	14,250	
36. Total admitted assets (Page 2, Line 24, Col. 3).....	26,094,851	22,435,572	19,750,397	20,138,553	19,866,098
Investment Data					
37. Net investment income (Exhibit of Net Investment Income, Line 17).....	1,649,608	1,392,495	1,412,240	1,388,035	1,400,444
38. Realized capital gains (losses), net of tax and before IMR transfer.....	20,274	1,357		22,556	43,066
39. Unrealized capital gains (losses).....	317,093	(14,523)			
40. Total of above Lines 37, 38 and 39.....	1,986,975	1,379,329	1,412,240	1,410,591	1,443,510

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Benefits and Reserve Increases (Page 6)					
41. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 1 less Line 13, Column 5).....	1,139,033	1,063,695	1,693,738	1,752,032	2,471,919
42. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					
43. Increase in Life Reserves (Line 17, Column 2).....	101,587	44,686	161,669	(11,000)	57,714
44. Increase in Accident and Health Reserves (Line 17, Column 5).....					
45. Refunds to Members (Line 28, Column 1).....		(6,442)	4,281	3,659	9,290
Operating Percentages					
46. Insurance Expense Percent (Page 6, Column 1, Lines 19, 20 and 21 less Line 6, Column 1) ÷ (Page 6 Column 1, Line 1) x 100.0.....	22.2	25.8	100.0	54.9	50.3
47. Lapse Percent (Exhibit of Life Insurance, Column 2, Lines 14 and 15) x 100.0 ÷ 1/2 (Lines 1 and 20, Column 2).....	7.2	6.0	4.7	6.6	8.2
48. Accident and Health Loss Percent (Schedule H, Line 3, Column 1, % Shown).....					
49. Accident and Health Expense Percent (Schedule H, Line 8, Column 1, % Shown).....					
Accident and Health Reserve Adequacy					
50. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1).....					
51. Prior Years' Liability and Reserve (Schedule H, Part 3, Line 3.2, Column 1).....					
Net Gains from Operations After Refunds to Members by Lines of Business (Page 6, Line 29)					
52. Life Insurance (Column 2).....	94,807	47,573	(85,956)	98,613	(63,492)
53. Annuity (Column 3).....	10,922	90,102	(2,816)	4,764	81,767
54. Supplementary Contracts (Column 4).....					
55. Accident and Health (Column 5).....					
56. Aggregate of All Other Lines of Business (Column 6).....					
57. Fraternal (Column 8).....	(157,560)	(134,739)	(132,299)	(131,628)	(162,667)
58. Expense (Column 9).....					
59. Total (Column 1).....	(51,830)	2,936	(221,071)	(28,251)	(144,392)

EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year.....	6,751	43,748
2. Issued during year.....	398	4,338
3. Reinsurance assumed.....		
4. Revived during year.....		
5. Increased during year (net).....		
6. Subtotals, Lines 2 to 5.....	398	4,338
7. Additions by refunds during year.....	XXX	
8. Aggregate write-ins for increases.....	0	0
9. Totals (Line 1 plus Line 6 to Line 8).....	7,149	48,086
Deductions During Year:		
10. Death.....	96	283
11. Maturity.....		
12. Disability.....		
13. Expiry.....		
14. Surrender.....	48	194
15. Lapse.....	247	2,980
16. Decreased (net).....	88	401
17. Reinsurance.....		
18. Aggregate write-ins for decreases.....	0	0
19. Totals (Lines 10 to 18).....	479	3,858
20. In force end of year (b) (Line 9 minus 19).....	6,670	44,228
21. Reinsurance ceded end of year.....	XXX	10,940
22. Line 20 minus Line 21.....	XXX	33,288

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	0	0
1801.		
1802.		
1803.		
1898. Summary of remaining write-ins for Line 18 from overflow page.....	0	0
1899. Totals (Lines 1801 thru 1803 plus 1898) (Line 18 above).....	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) Paid-up insurance included in the final totals of Line 20 (including additions to certificates), number of certificates....3,117 , Amount, \$....12,654,510.

Additional accidental death benefits included in life certificates were in amount, \$....8,062,565. Does the society collect any

contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No [X]

If not, how are such expenses met?.....Excess Interest and Mortality Savings

EXHIBIT OF NUMBERS OF CERTIFICATES FOR SUPPLEMENTARY CONTRACTS, ANNUITIES AND ACCIDENT AND HEALTH INSURANCE

	1 Supplementary Contracts (Involving Life Contingencies)	2 Supplementary Contracts (Not Involving Life Contingencies)	3 Individual Annuities	4 Accident & Health Insurance
1. In force end of prior year.....			912	348
2. Issued during year.....			183	
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. TOTALS (Lines 1 to 4).....	0	0	1,095	348
Deduction during year:				
6. Decreased during year (net).....			32	
7. Reinsurance.....				
8. TOTALS (Lines 6 and 7).....	0	0	32	0
9. In force end of year (Line 5 minus Line 8).....	0	0	1,063	348
10. Amount on deposit.....				XXX
Income now payable:				
11. Amount of income payable.....				XXX
Deferred: fully paid:				
12. Deferred: fully paid - account balance.....	XXX	XXX		XXX
Deferred: not fully paid:				
13. Deferred: not fully paid - account balance.....	XXX	XXX		XXX

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States.....				
	2. Canada.....	1,229,236	1,431,849	1,244,238	1,210,000
	3. Other Countries.....				
	4. Totals.....	1,229,236	1,431,849	1,244,238	1,210,000
States, Territories and Possessions (Direct and guaranteed)	5. United States.....				
	6. Canada.....				
	7. Other Countries.....				
	8. Totals.....	0	0	0	0
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States.....				
	10. Canada.....				
	11. Other Countries.....				
	12. Totals.....	0	0	0	0
Special Revenue and Special Assessment Obligations and all Non-guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	13. United States.....				
	14. Canada.....				
	15. Other Countries.....				
	16. Totals.....	0	0	0	0
Public Utilities (unaffiliated)	17. United States.....	4,663,556	4,733,717	4,653,850	4,712,000
	18. Canada.....	559,231	701,963	559,424	558,000
	19. Other Countries.....				
	20. Totals.....	5,222,787	5,435,680	5,213,273	5,270,000
Industrial and Miscellaneous and Credit Tenant Loans (Unaffiliated)	21. United States.....	16,697,145	16,948,530	17,067,334	17,033,000
	22. Canada.....				
	23. Other Countries.....				
	24. Totals.....	16,697,145	16,948,530	17,067,334	17,033,000
Parent, Subsidiaries and Affiliates	25. Totals.....				
	26. Total Bonds.....	23,149,168	23,816,060	23,524,845	23,513,000
PREFERRED STOCKS					
Public Utilities (Unaffiliated)	27. United States.....	200,000	201,600	200,000	
	28. Canada.....				
	29. Other Countries.....				
	30. Totals.....	200,000	201,600	200,000	
Banks, Trust and Insurance Companies (Unaffiliated)	31. United States.....	625,000	641,100	625,000	
	32. Canada.....				
	33. Other Countries.....				
	34. Totals.....	625,000	641,100	625,000	
Industrial and Miscellaneous (Unaffiliated)	35. United States.....	275,000	284,330	275,000	
	36. Canada.....				
	37. Other Countries.....				
	38. Totals.....	275,000	284,330	275,000	
Parent, Subsidiaries and Affiliates	39. Totals.....				
	40. Total Preferred Stocks.....	1,100,000	1,127,030	1,100,000	
COMMON STOCKS					
Public Utilities (Unaffiliated)	41. United States.....				
	42. Canada.....				
	43. Other Countries.....				
	44. Totals.....	0	0	0	
Banks, Trust and Insurance Companies (Unaffiliated)	45. United States.....				
	46. Canada.....				
	47. Other Countries.....				
	48. Totals.....	0	0	0	
Industrial and Miscellaneous (Unaffiliated)	49. United States.....				
	50. Canada.....				
	51. Other Countries.....				
	52. Totals.....	0	0	0	
Parent, Subsidiaries and Affiliates	53. Totals.....				
	54. Total Common Stocks.....	0	0	0	
	55. Total Stocks.....	1,100,000	1,127,030	1,100,000	
	56. Total Bonds and Stocks..	24,249,168	24,943,090	24,624,845	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$.....0.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year.....	21,055,403		6. Foreign exchange adjustment:		
2. Cost of bonds and stocks acquired, Column 6, Part 3.....	6,436,954		6.1 Column 17, Part 1.....		
3. Increase (decrease) by adjustment:			6.2 Column 13, Part 2, Section 1.....		
3.1 Column 16, Part 1.....	(329,877)		6.3 Column 11, Part 2, Section 2.....		
3.2 Column 12, Part 2, Section 1.....			6.4 Column 11, Part 4.....		0
3.3 Column 10, Part 2, Section 2.....			7. Book/adjusted carrying value at end of current period.....		24,249,166
3.4 Column 10, Part 4.....	266	(329,611)	8. Total valuation allowance.....		
4. Total gain (loss), Column 14, Part 4.....		20,275	9. Subtotal (Lines 7 plus 8).....		24,249,166
5. Deduct consideration for bonds and stocks disposed of, Column 6, Part 4..		2,933,855	10. Total nonadmitted amounts.....		
			11. Statement value of bonds and stocks, current period.....		24,249,166

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
		2 Life Insurance Premiums	3 Annuity 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.....					
15. Indiana.....IN	No.....					
16. Iowa.....IA	No.....					
17. Kansas.....KS	No.....					
18. Kentucky.....KY	Yes.....	4,187				
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.....	498,767	3,920,908			
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	502,954	3,920,908	0	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.....	502,954	3,920,908	0	0	0
96. Plus Reinsurance Assumed.....	XXX.....					
97. Totals (All Business).....	XXX.....	502,954	3,920,908	0	0	0
98. Less Reinsurance Ceded.....	XXX.....					
99. Totals (All Business) less reinsurance ceded.....	XXX.....	502,954	3,920,908	(b).....0	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

Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Line 1. Indicate which:

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

PART 1 – ORGANIZATIONAL CHART
