



ANNUAL STATEMENT

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

CZECH CATHOLIC UNION

NAIC Group Code.....0000 ,0000 (Current Period) (Prior Period) NAIC Company Code..... 56324 Employer's ID Number..... 34-0105780

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

Country of Domicile U.S.A.

Incorporated..... January 1, 1899 Commenced Business..... January 1, 1899

Statutory Home Office 5349 DOLLOFF ROAD..... CLEVELAND OH 44127
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 5349 DOLLOFF ROAD..... CLEVELAND OH 44127 216-341-0444-
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 5349 DOLLOFF ROAD..... CLEVELAND OH 44127
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 5349 DOLLOFF ROAD..... CLEVELAND OH 44127 216-341-0444-
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address
Statement Contact MARY ANN MAHONEY 216-341-0444-
(Name) (Area Code) (Telephone Number) (Extension)

(E-Mail Address) (Fax Number)

Policyowner Relations Contact (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President MARY ANN MAHONEY Treasurer ELSIE T. MALEC
Secretary ELSIE T. MALEC Actuary STEIMLA & ASSOCIATES, INC.

VICE PRESIDENTS

LORETTA MORAVECEK PAULINE KVETON

DIRECTORS OR TRUSTEES

OLGA JAHN MARYANN LANGEVIN EDWARD P. BABOR LILLIAN KOPECKY
DOLORES JACKLIN

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) MARY ANN MAHONEY _____ (Printed Name) President	_____ (Signature) ELSIE T. MALEC _____ (Printed Name) Secretary	_____ (Signature) ELSIE T. MALEC _____ (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.....	7,247,278		7,247,278	7,181,341
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1).....			.0	
2.2 Common stocks (Schedule D, Part 2, Section 2).....	440,377		440,377	627,922
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).....	21,128		21,128	21,128
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.....	64,200		64,200	55,504
6. Cash (\$.....1,554,967, Schedule E, Part 1) and short-term investments (\$.....0, Schedule DA, Part 2).....	1,554,967		1,554,967	1,267,712
7. Other invested assets (Schedule BA, Part 1).....			.0	
8. Receivable for securities.....			.0	
9. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	9,327,949	.0	9,327,949	9,153,606
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).....	(5,899)		(5,899)	(6,683)
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.....	69,821		69,821	65,721
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.....	.0	.0	.0	.0
22. Total assets excluding Separate Accounts business (Lines 10 to 21).....	9,391,871	.0	9,391,871	9,212,644
23. From Separate Accounts Statement.....			.0	
24. Totals (Lines 22 and 23).....	9,391,871	.0	9,391,871	9,212,644

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. ....			.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).....	.0	.0	.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).....	6,033,138	5,791,709
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).....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less Column 5).....	40,838	22,037
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	125,000	125,000
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).....		
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).....	1,003	97
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).....	2,535	1,268
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).....	629	713
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....		
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).....	141,470	210,474
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.....	1,712	1,712
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	6,346,325	6,153,010
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	6,346,325	6,153,010
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	125,000	125,000
29. Unassigned funds.....	2,920,546	2,934,634
30. Totals of (Lines 26 through 29) (Page 4, Line 47) (Including \$.....0 in Separate Accounts statement).....	3,045,546	3,059,634
31. Totals (Lines 25 + 30) (Page 2, Line 24, Col. 3).....	9,391,871	9,212,644

DETAILS OF WRITE-INS

2201. Fraternal.....	1,712	1,712
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).....	1,712	1,712
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. Contingency Reserve.....	125,000	125,000
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).....	125,000	125,000

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).....	350,711	265,940
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Net Investment Income, Line 17).....	599,939	596,562
4. Amortization of Interest Maintenance Reserve (IMR) (Page 32, Line 5).....	(34)	449
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.....	4,971	662
9. Totals (Lines 1 to 8.3).....	955,587	863,613
10. Death benefits.....	227,668	170,305
11. Matured endowments.....	19,772	9,428
12. Annuity and old age benefits.....	5,586	1,344
13. Disability, accident and health benefits, including premiums waived \$.....0		
14. Surrender benefits and withdrawals for life contracts.....	37,342	34,044
15. Interest and adjustments on contract or deposit-type contracts funds.....		
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health certificates and contracts.....	241,429	219,802
18. Totals (Lines 10 to 17).....	531,797	434,923
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).....	1,498	2,658
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).....	223,438	175,799
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	8,024	8,305
23. Increase in loading on deferred and uncollected premiums.....		
24. Net transfers to or (from) Separate Accounts.....		
25. Aggregate write-ins for deductions.....	0	0
26. Totals (Lines 18 to 25).....	764,757	621,685
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	190,831	241,928
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	190,000	165,525
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	831	76,403
30. Net realized capital gains (losses) (excluding \$.....872 transferred to the IMR).....	9,373	13,033
31. Net income (Lines 29 + 30).....	10,204	89,436
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	3,059,634	2,991,405
33. Net income from operations (Line 31).....	10,204	89,436
34. Change in net unrealized capital gains (losses).....	(93,296)	(57,048)
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).....		
39. Change in asset valuation reserve (Page 31, Lines 2 through 5 minus 6 plus 7 plus 11 plus 14 plus 15, Col. 7).....	69,004	35,841
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).....	(14,088)	68,229
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	3,045,546	3,059,634

DETAILS OF WRITE-INS

08.301. Miscellaneous Income.....	4,971	662
08.302.		
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).....	4,971	662
2501.		
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).....	0	0
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.....	350,711	265,941
2. Charges and fees for deposit-type contracts.....		
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	582,171	588,271
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.....	4,971	662
8. Total (Lines 1 to 7).....	937,853	854,874
9. Death benefits.....	216,520	174,502
10. Matured endowments.....	12,119	11,897
11. Annuity and old age benefits.....	5,586	1,344
12. Disability, accident and health benefits.....		
13. Surrender benefits and withdrawals for life contracts.....	37,342	34,044
14. Interest and adjustment on contract or deposit-type contract funds.....		
15. Payments on supplementary contracts with life contingencies.....		
16. Total (Lines 9 to 15).....	271,567	221,787
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	1,498	2,658
18. Commissions and expense allowances on reinsurance assumed.....		
19. General insurance expenses and fraternal expenses.....	222,172	176,858
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	8,107	8,266
21. Net transfers to or (from) Separate Accounts.....		
22. Aggregate write-ins for deductions.....	0	0
23. Refunds to members paid.....	190,000	165,525
24. Total (Lines 16 to 23).....	693,344	575,094
25. Net cash from operations (Line 8 minus Line 24).....	244,509	279,780
Cash from Investments		
26. Proceeds From Investments Sold, Matured or Repaid:		
26.1 Bonds.....	2,111,086	1,749,036
26.2 Stocks.....	103,622	116,546
26.3 Mortgage loans.....		
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).....	2,214,708	1,865,582
27. Cost of Investments Acquired (long-term only):		
27.1 Bonds.....	2,162,478	1,810,874
27.2 Stocks.....		
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).....	2,162,478	1,810,874
28. Net increase (or decrease) in certificate loans and liens.....	8,696	4,030
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	43,534	50,677
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.....		
30.5 Total (Lines 30.1 to 30.4).....	0	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.....		
31.3 Other applications (net).....	788	(4,135)
31.4 Total (Lines 31.1 to 31.3).....	788	(4,135)
32. Net cash from financing and miscellaneous sources (Line 30.5 minus Line 31.4).....	(788)	4,135
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32).....	287,255	334,592
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	1,267,712	933,120
34.2 End of year (Line 33 plus Line 34.1).....	1,554,967	1,267,712
DETAILS OF WRITE-INS		
0701. Miscellaneous Income.....	4,971	662
0702.		
0703.		
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).....	4,971	662
2201.		
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 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.....	5,791,709	5,396,648	395,061	
2. Tabular net premiums or considerations.....	340,297	266,994	73,303	
3. Present value of disability claims incurred.....	0			.XXX
4. Tabular interest.....	272,113	246,238	25,875	
5. Tabular less actual reserve released.....	(21,227)		(21,227)	
6. Increase in reserve on account of change in valuation basis.....	0			
7. Other increases (net).....	0			
8. Totals (Lines 1 to 7).....	6,382,892	5,909,880	473,012	0
9. Tabular cost.....	137,105	137,105		.XXX
10. Reserves released by death.....	147,984	147,984	.XXX	.XXX
11. Reserves released by other terminations (net).....	59,079	59,079		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	5,586		5,586	
13. Net transfers to or (from) separate accounts.....	0			
14. Total deductions (Lines 9 to 13).....	349,754	344,168	5,586	0
15. Reserve December 31, current year.....	6,033,138	5,565,712	467,426	0

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....201,581	.....201,581
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....315,725	.....317,985
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....27,183	.....27,183
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....3,180	.....3,180
5. Contract loans.....	.....4,057	.....4,057
6. Cash/short-term investments.....	(e).....49,330	.....51,170
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....601,056	.....605,156
11. Investment expenses.....		(g).....4,339
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....878
13. Interest expense.....		(h).....
14. Depreciation on real estate and other invested assets.....		(i).....0
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....5,217
17. Net investment income (Line 10 minus Line 16).....		.....599,939

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 \$.....21,062 accrual of discount less \$.....7,394 amortization of premium and less \$.....10,293 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 \$.....3,000 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 \$.....0 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).....	872				872
1.3 Bonds of affiliates.....					0
2.1 Preferred stocks (unaffiliated).....					0
2.11 Preferred stocks of affiliates.....					0
2.2 Common stocks (unaffiliated).....	9,373			(93,296)	(83,923)
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).....	10,245	0	0	(93,296)	(83,052)

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

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

	Insurance							
	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)	7 Fraternal	8 Expense
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	0
4. Advance.....	0					0		
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct.....	102,288	42,841	59,446			102,288		
6.2 Reinsurance assumed.....	0					0		
6.3 Reinsurance ceded.....	0					0		
6.4 Net.....	102,288	42,841	59,446	0	0	102,288	0	0
7. Line 5 + Line 6.4.....	102,288	42,841	59,446	0	0	102,288	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0					0		
9. First year premiums and considerations:								
9.1 Direct.....	102,287	42,841	59,446			102,287		
9.2 Reinsurance assumed.....	0					0		
9.3 Reinsurance ceded.....	0					0		
9.4 Net (Line 7 - Line 8).....	102,288	42,841	59,446	0	0	102,288	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct.....	209,541	209,541				209,541		
10.2 Reinsurance assumed.....	0					0		
10.3 Reinsurance ceded.....	0					0		
10.4 Net.....	209,541	209,541	0	0	0	209,541	0	0
RENEWAL								
11. Uncollected.....	0					0		
12. Deferred and accrued.....	0					0		
13. Deferred, accrued & uncollected:								
13.1 Direct.....	0					0		
13.2 Reinsurance assumed.....	0					0		
13.3 Reinsurance ceded.....	0					0		
13.4 Net (Line 11 + Line 12).....	0	0	0	0	0	0	0	0
14. Advance.....	0					0		
15. Line 13.4 - Line 14.....	0	0	0	0	0	0	0	0
16. Collected during year:								
16.1 Direct.....	38,882	25,025	13,857			38,882		
16.2 Reinsurance assumed.....	0					0		
16.3 Reinsurance ceded.....	0					0		
16.4 Net.....	38,882	25,025	13,857	0	0	38,882	0	0
17. Line 15 + Line 16.4.....	38,882	25,025	13,857	0	0	38,882	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	0					0		
19. Renewal premiums and considerations:								
19.1 Direct.....	38,882	25,025	13,857			38,882		
19.2 Reinsurance assumed.....	0					0		
19.3 Reinsurance ceded.....	0					0		
19.4 Net (Line 17 - Line 18).....	38,882	25,025	13,857	0	0	38,882	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct.....	350,711	277,407	73,303	0	0	350,711	0	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	350,711	277,408	73,303	0	0	350,711	0	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).....	190,000	190,000				190,000		
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).....	1,498	1,498				1,498		
28. Single.....	0					0		
29. Renewal.....	0					0		
30. Deposit-type contract funds.....	0					0		
31. Totals (to agree with Page 6, Line 19).....	1,498	1,498	0	0	0	1,498	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.....	3,000					3,000
2. Salaries and wages.....	82,039					82,039
3.11 Insured benefit plans for employees.....						0
3.12 Insured benefit plans for fieldworkers.....						0
3.21 Uninsured benefit plans for employees.....						0
3.22 Uninsured benefit plans for fieldworkers.....						0
3.31 Other employee welfare.....						0
3.32 Other fieldworker welfare.....						0
4.1 Legal fees and expenses.....						0
4.2 Medical examination fees.....						0
4.3 Inspection report fees.....						0
4.4 Fees of public accountants and consulting actuaries.....	41,525					41,525
4.5 Expense of investigation and settlement of certificate claims.....						0
5.1 Traveling expenses.....	1,825					1,825
5.2 Advertising.....	5,174					5,174
5.3 Postage, express, telegraph and telephone.....	5,194					5,194
5.4 Printing and stationery.....	2,479					2,479
5.5 Cost or depreciation of furniture and equipment.....						0
5.6 Rental of equipment.....	3,540					3,540
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.....	164					164
6.2 Bureau and association dues.....	1,266					1,266
6.3 Insurance, except on real estate.....	1,577					1,577
6.4 Miscellaneous losses.....						0
6.5 Collection and bank service charges.....						0
6.6 Sundry general expenses.....	3,713				4,175	7,888
7.1 Field expense allowance.....						0
7.2 Fieldworkers' balances charged off (less \$.....0 recovered).....						0
7.3 Field conferences other than local meetings.....					29,956	29,956
8.1 Official publications.....					11,471	11,471
8.2 Expense of Supreme Lodge Meetings.....					2,849	2,849
9.1 Real estate expenses.....				4,339		4,339
9.2 Investment expenses not included elsewhere.....						0
9.3 Aggregate write-ins for expenses.....	7,565	0	0	0	15,926	23,491
10. General Expenses Incurred.....	159,061	0	0	4,339	(a) 64,377	(b) 227,777
11. General expenses unpaid December 31, prior year.....	1,004				264	1,268
12. General expenses unpaid December 31, current year.....	1,727				808	2,535
13. General expenses paid during year (Lines 10 + 11 - 12).....	158,338	0	0	4,339	63,833	226,511

DETAILS OF WRITE-INS

09.301 SCHOLARSHIPS - HIGH SCHOOL GRANTS.....					7,855	7,855
09.302 DONATIONS.....					8,071	8,071
09.303 COPIER SUPPLIES & COMPUTER REPAIRS.....	7,565					7,565
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).....	7,565	0	0	0	15,926	23,491

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

1. Charitable \$.....1,375; 2. Institutional \$.....980; 3. Recreational and Health \$.....0; 4. Educational \$.....1,184
 5. Religious \$.....5,270; 6. Membership \$.....55,568; 7. Other \$.....0; 8. Total \$.....64,377

(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.....				.878		.878
2. State insurance department licenses and fees.....	1,687					1,687
3. Other state taxes, including \$.....0 for employee benefits.....						0
4. U.S. Social Security taxes.....	5,990					5,990
5. All other taxes.....	346					346
6. Taxes, licenses and fees Incurred.....	8,024	0	0	.878	0	8,902
7. Taxes, licenses and fees unpaid December 31, prior year.....	713					713
8. Taxes, licenses and fees unpaid December 31, current year.....	629					629
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	8,107	0	0	.878	0	8,985

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.....	190,000	
4. Applied to provide paid-up annuities.....		
5. Total (Lines 1 to 4).....	190,000	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).....	190,000	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....	125,000	
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).....	125,000	0
16. Total from prior year.....	125,000	
17. Total dividends or refunds (Line 9 + 15 - 16).....	190,000	0

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	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. A AMERICAN EXPERIENCE.....AE 4%.....	181,878		181,878		
0100002. B AMERICAN EXPERIENCE.....AE 3.5%.....	212,214		212,214		
0100003. C AMERICAN EXPERIENCE.....AE 3%.....	981,078		981,078		
0100004. D 1958 CSO.....1958 CSO 2.5%.....	608,392		608,392		
0100005. E 1980 CSO.....1980 CSO 5%.....	2,434,233		2,434,233		
0100006. F 1980 CSO.....1980 CSO 4.5%.....	1,021,263		1,021,263		
0199997. Totals (Gross).....	5,439,058	0	5,439,058	0	0
0199999. Totals (Net).....	5,439,058	0	5,439,058	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. ACCUMULATION AT 4.5%.....	467,426	XXX	467,426	XXX	
0299997. Totals (Gross).....	467,426	XXX	467,426	XXX	0
0299999. Totals (Net).....	467,426	XXX	467,426	XXX	0
Accidental Death Benefits:					
0400001. 1959 ADB & 1980 CSO AT 5%.....	418		418		
0499997. Totals (Gross).....	418	0	418	0	0
0499999. Totals (Net).....	418	0	418	0	0
Miscellaneous Reserves:					
0700001. UNIFORM DISTRIBUTION.....	870		870		
0700002. NDDFP.....	718		718		
0700003. IPDC.....	74,648		74,648		
0700004. EXTRA MORTALITY.....	50,000		50,000		
0799997. Totals (Gross).....	126,236	0	126,236	0	0
0799999. Totals (Net).....	126,236	0	126,236	0	0
9999999. Totals (Net) - Page 3, Line 1.....	6,033,138	0	6,033,138	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	3	
	Changed From	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.....	0					
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	0					
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).....	0	0	0	0	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)	0	0	0	0	0	0

NONE

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.....	30,838		30,838								
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	30,838	0	30,838	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.....	0										
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	10,000		10,000								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	10,000	0	(b).....10,000	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
4. Totals:											
4.1 Direct.....	40,838	0	40,838	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.....	40,838	(a).....0	(a).....40,838	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 \$.... in Column 2, \$.... 11,029 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.....	234,225		228,639	5,586							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net..... (d)	234,225	0	228,639	5,586	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	40,838		40,838								
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	0										
2.4 Net.....	40,838	0	40,838	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.....	22,037		22,037								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	22,037	0	22,037	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	253,026	0	247,440	5,586	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.....	253,026	0	247,440	5,586	0	0	0	0	0	0	0

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(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....12,119 in Line 1.1, \$.....12,119 in Line 1.4, \$.....19,772 in Line 6.1 and \$.....19,772 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
2. Other Nonadmitted Assets:			
2.1 Bills receivable.....			.0
2.2 Furniture and equipment.....			.0
2.3 Leasehold improvements.....			.0
2.4 Cash advanced to or in the hands of officers or agents.....			.0
2.5 Loans on personal security, endorsed or not.....			.0
2.6 Supplies, stationery, printed matter.....			.0
2.7 Commuted commissions.....			.0
3. Total (Lines 2.1 to 2.7).....	.0	.0	.0
4. Disallowed interest maintenance reserve.....			.0
5. Aggregate write-ins for other than invested assets.....	.0	.0	.0
6. Total (Line 1 plus Lines 3 to 5).....	.0	.0	.0

DETAILS OF WRITE-INS

0501. Lines 2.1 and 05 from 2000 Annual Statement.....			.0
0502. ....			.0
0503. ....			.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).....	.0	.0	.0

NOTES TO FINANCIAL STATEMENTS

1. **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**
The accompanying financial statements of the Union 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 Union 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: Not Applicable.
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.
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.

NOTES TO FINANCIAL STATEMENTS

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 \$0.
B. Uncollectible Reinsurance: None.
23. **RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION**
Not Applicable.
24. **CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES**
Not Applicable.
25. **INTERCOMPANY POOLING ARRANGEMENTS**
Not Applicable.
26. **RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS**
A. The Union 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: Not Applicable.
C. As of December 31, 2002, the Union 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.
E. 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.
F. 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 | \$ 0 |
| 2. At book value minimal surrender charges | \$ 467,426 |
| Total Annuity Reserves | \$ 467,426 |
- The reserves are included as follows in Exhibit 5, Section C and Exhibit 7
- | | |
|----------------------|------------|
| Exhibit 5, Section B | \$ 467,426 |
| Exhibit 5, Section C | \$ 0 |
| Exhibit 7 | \$ 0 |
| Total | \$ 467,426 |
29. **PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED**
The Union has Uncollected Premiums as of December 31, 2002 as follows:
- | | |
|------------------------------|------|
| 1. Ordinary New Business | \$ 0 |
| 2. Ordinary Renewal Business | \$ 0 |
| Total | \$ 0 |
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.....	369,348	4.0	369,348	4.0
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).....		0.0		0.0
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.....	407,850	4.4	407,850	4.4
1.512 Issued by FNMA and FHLMC.....	1,248,793	13.4	1,248,793	13.4
1.513 Privately issued.....		0.0		0.0
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC.....	1,007,929	10.8	1,007,929	10.8
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).....	4,213,248	45.2	4,213,248	45.2
2.2 Unaffiliated foreign securities.....		0.0		0.0
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.....		0.0		0.0
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....		0.0		0.0
3.32 Unaffiliated.....	440,377	4.7	440,377	4.7
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.....	21,128	0.2	21,128	0.2
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.....	64,200	0.7	64,200	0.7
7. Receivables for securities.....		0.0		0.0
8. Cash and short-term investments.....	1,554,967	16.7	1,554,967	16.7
9. Other invested assets.....		0.0		0.0
10. Total invested assets.....	9,327,840	100.0	9,327,840	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. _____ 12/31/1999

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. _____ 12/31/1999

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). _____ 12/31/1999

3.4 By what department or departments? Ohio

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?
Robert Sabatka
26947 Tall Oaks Trail, Olmsted Falls, Ohio 44138
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
2867 Gypsum Circle, Naperville, IL 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 [] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

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

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 [] No []

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

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

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? \$.....41,525

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
Steimla & Associates, Inc.	41,525

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 []
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 []
2.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes []	No []
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>Once a month</u>		
5.	How are the subordinate branches represented in the supreme or governing body?		
	<u>One Delegate and one Alternate for each 100 members and fraction thereof</u>		
6.	What is the basis of representation in the governing body?		
	<u>Elected by the Delegates at the Convention</u>		
7.1	How often are regular meetings of the governing body held?		
	<u>Once a year</u>		
7.2	When was the last regular meeting of the governing body held?		
	<u>May 2001 - Cleveland, Ohio</u>		
7.3	When and where will the next regular or special meeting of the governing body be held?		
	<u>April 2002 - Oak Brook, Illinois</u>		
7.4	How many members of the governing body attended the last regular meeting?		.....25
7.5	How many of the same were delegates of the subordinate branches?		.....10
8.	How are the expenses of the governing body defrayed?		
	<u>By the Czech Catholic Union</u>		
9.	When and by whom are the officers and directors elected?		
	<u>At Convention by Delegates</u>		
10.	What are the qualifications for membership?		
	<u>A member must be of good moral character and must be in good standing with the Catholic Church</u>		
11.	What are the limiting ages for admission?		
	<u>One month to 85 years</u>		
12.	What is the minimum and maximum insurance that may be issued on any one life?		
	<u>Minimum: \$2,000; Maximum: \$25,000</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 []	No [X]
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 [X]	No []
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?		.....0
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 [X] |
| 21.2 If so, was an additional reserve included in Exhibit 8? | Yes [] | No [] 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 [] |
| 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).....	16,518	15,708	15,217	14,123	13,529
New Business Issued (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....	473	183	555	489	440
Premium Income (Exhibit 1, Part 1)					
3. Life insurance - first year (Line 9.4, Column 2).....	42,841	48,823	29,107	13,797	11,128
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	234,566	205,457	289,905	210,135	240,067
5. Annuity (Line 20.4, Column 3).....	73,303	11,660	15,861	18,955	23,425
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).....	350,711	265,940	334,872	242,887	274,620
Balance Sheet Items (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 22, Col. 4).....	9,391,871	9,212,644	8,969,742	8,602,996	8,370,786
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	6,346,325	6,153,010	5,978,337	5,580,105	5,516,987
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	6,033,138	5,791,709	5,571,907	5,228,003	5,087,924
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....					
14. Asset valuation reserve (Page 3, Line 21.1).....	141,470	210,474	246,314	197,269	273,840
15. Surplus (Page 3, Line 30).....	3,045,546	3,059,634	2,991,405	3,022,891	2,853,799
Risk-Based Capital Analysis					
16. Total Adjusted Capital.....	3,249,516	3,404,590	3,300,219	3,282,660	3,190,139
17. 50% of the Calculated RBC Amount.....	72,391	117,964	152,384	142,338	178,695
Percentage Distribution of Assets (Page 2, Col. 3) (Line No. ÷ Page 2, Line 10, Col. 3) x 100.0					
18. Bonds (Line 1).....	77.7	78.5	79.9	79.6	78.5
19. Stocks (Lines 2.1 and 2.2).....	4.7	6.9	8.8	8.9	10.7
20. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
21. Real estate (Lines 4.1, 4.2 and 4.3).....	0.2	0.2	0.2	0.2	0.3
22. Certificate loans (Line 5).....	0.7	0.6	0.6	0.6	0.5
23. Cash and short-term investments (Line 6).....	16.7	13.8	10.5	10.7	10.0
24. Other invested assets (Line 7).....					
25. Receivable for securities (Line 8).....					
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).....		10,000	10,000	10,000	10,000
36. Total admitted assets (Page 2, Line 24, Col. 3).....	9,391,871	9,212,644	8,969,742	8,602,996	8,370,786
Investment Data					
37. Net investment income (Exhibit of Net Investment Income, Line 17).....	599,939	596,562	611,687	604,203	558,869
38. Realized capital gains (losses), net of tax and before IMR transfer.....	10,245	11,879	3,512	2,856	92,496
39. Unrealized capital gains (losses).....	(93,296)	(57,048)	47,321	(89,327)	(48,284)
40. Total of above Lines 37, 38 and 39.....	516,887	551,393	662,519	517,732	603,081

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).....	290,368	215,121	233,293	216,246	212,430
42. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					
43. Increase in Life Reserves (Line 17, Column 2).....	169,064	187,124	255,808	115,181	161,164
44. Increase in Accident and Health Reserves (Line 17, Column 5).....					
45. Refunds to Members (Line 28, Column 1).....	190,000	165,525	236,208	130,139	180,672
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.....	64.1	63.2	52.7	66.7	68.9
47. Lapse Percent (Exhibit of Life Insurance, Column 2, Lines 14 and 15) x 100.0 ÷ 1/2 (Lines 1 and 20, Column 2).....	0.4	0.3	0.3	0.7	0.7
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).....	(17,896)	74,754	34,082	175,040	56,974
53. Annuity (Column 3).....	18,727	1,649	1,645	6,809	75
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).....					
58. Expense (Column 9).....					
59. Total (Column 1).....	831	76,403	35,727	181,849	57,049

EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year.....	4,102	15,708
2. Issued during year.....	123	473
3. Reinsurance assumed.....		
4. Revived during year.....		
5. Increased during year (net).....		
6. Subtotals, Lines 2 to 5.....	123	473
7. Additions by refunds during year.....	XXX	634
8. Aggregate write-ins for increases.....	0	0
9. Totals (Line 1 plus Line 6 to Line 8).....	4,225	16,815
Deductions During Year:		
10. Death.....	62	217
11. Maturity.....		
12. Disability.....		
13. Expiry.....	10	12
14. Surrender.....	29	37
15. Lapse.....	32	32
16. Decreased (net).....		
17. Reinsurance.....		
18. Aggregate write-ins for decreases.....	0	0
19. Totals (Lines 10 to 18).....	133	298
20. In force end of year (b) (Line 9 minus 19).....	4,092	16,518
21. Reinsurance ceded end of year.....	XXX	
22. Line 20 minus Line 21.....	XXX	16,518

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....3,734 , Amount, \$....14,326,944.

Additional accidental death benefits included in life certificates were in amount, \$....22,000. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [X] No []
If not, how are such expenses met?.....Paid by Union

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.....			179	
2. Issued during year.....			8	
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. TOTALS (Lines 1 to 4).....	0	0	187	0
Deduction during year:				
6. Decreased during year (net).....			3	
7. Reinsurance.....				
8. TOTALS (Lines 6 and 7).....	0	0	3	0
9. In force end of year (Line 5 minus Line 8).....	0	0	184	0
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	467,426	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..... 3,209,599	3,181,171	3,605,038	3,196,340
	2. Canada.....			
	3. Other Countries.....			
	4. Totals..... 3,209,599	3,181,171	3,605,038	3,196,340
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.....		10,360	10,000
	14. Canada.....			
	15. Other Countries.....			
	16. Totals..... 0	0	10,360	10,000
Public Utilities (unaffiliated)	17. United States..... 1,274,816	1,292,161	1,280,336	1,272,000
	18. Canada.....			
	19. Other Countries.....			
	20. Totals..... 1,274,816	1,292,161	1,280,336	1,272,000
Industrial and Miscellaneous and Credit Tenant Loans (Unaffiliated)	21. United States..... 2,762,861	2,727,732	2,765,999	2,743,000
	22. Canada.....			
	23. Other Countries.....			
	24. Totals..... 2,762,861	2,727,732	2,765,999	2,743,000
Parent, Subsidiaries and Affiliates	25. Totals.....			
	26. Total Bonds 7,247,275	7,201,063	7,661,732	7,221,340
PREFERRED STOCKS				
Public Utilities (Unaffiliated)	27. United States.....			
	28. Canada.....			
	29. Other Countries.....			
	30. Totals..... 0	0	0	
Banks, Trust and Insurance Companies (Unaffiliated)	31. United States.....			
	32. Canada.....			
	33. Other Countries.....			
	34. Totals..... 0	0	0	
Industrial and Miscellaneous (Unaffiliated)	35. United States.....			
	36. Canada.....			
	37. Other Countries.....			
	38. Totals..... 0	0	0	
Parent, Subsidiaries and Affiliates	39. Totals.....			
	40. Total Preferred Stocks 0	0	0	
COMMON STOCKS				
Public Utilities (Unaffiliated)	41. United States..... 51,342	51,342	39,836	
	42. Canada.....			
	43. Other Countries.....			
	44. Totals..... 51,342	51,342	39,836	
Banks, Trust and Insurance Companies (Unaffiliated)	45. United States..... 169,121	169,121	49,500	
	46. Canada.....			
	47. Other Countries.....			
	48. Totals..... 169,121	169,121	49,500	
Industrial and Miscellaneous (Unaffiliated)	49. United States..... 219,914	219,914	256,521	
	50. Canada.....			
	51. Other Countries.....			
	52. Totals..... 219,914	219,914	256,521	
Parent, Subsidiaries and Affiliates	53. Totals.....			
	54. Total Common Stocks 440,377	440,377	345,858	
	55. Total Stocks 440,377	440,377	345,858	
	56. Total Bonds and Stocks 7,687,652	7,641,440	8,007,590	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$.....3,964,771.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year.....	7,819,263		6. Foreign exchange adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3.....	2,162,478		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.....	(9,277)		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.....	(55,369)		7. Book/adjusted carrying value at end of current period.....	7,687,651
3.4 Column 10, Part 4.....	(24,981)	(89,628)	8. Total valuation allowance.....	
4. Total gain (loss), Column 14, Part 4.....	10,245		9. Subtotal (Lines 7 plus 8).....	7,687,651
5. Deduct consideration for bonds and stocks disposed of, Column 6, Part 4...	2,214,708		10. Total nonadmitted amounts.....	
			11. Statement value of bonds and stocks, current period.....	7,687,651

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, Membership 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	10				
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	YES	11,672				
15. Indiana.....IN	NO					
16. Iowa.....IA	YES	3,390				
17. Kansas.....KS	NO					
18. Kentucky.....KY	NO					
19. Louisiana.....LA	NO					
20. Maine.....ME	NO					
21. Maryland.....MD	NO					
22. Massachusetts.....MA	NO					
23. Michigan.....MI	YES	6,410	20,000			
24. Minnesota.....MN	NO	4,675				
25. Mississippi.....MS	NO					
26. Missouri.....MO	NO	3,290	15,000			
27. Montana.....MT	NO					
28. Nebraska.....NE	NO	2,632				
29. Nevada.....NV	NO					
30. New Hampshire.....NH	NO					
31. New Jersey.....NJ	NO					
32. New Mexico.....NM	NO					
33. New York.....NY	NO	3,402				
34. North Carolina.....NC	NO					
35. North Dakota.....ND	NO					
36. Ohio.....OH	YES	46,319	33,303			
37. Oklahoma.....OK	NO					
38. Oregon.....OR	NO					
39. Pennsylvania.....PA	YES	5,189	5,000			
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	419				
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).....5		87,408	73,303	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	190,000				
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	277,408	73,303	0	0	0
96. Plus Reinsurance Assumed.....	XXX					
97. Totals (All Business).....	XXX	277,408	73,303	0	0	0
98. Less Reinsurance Ceded.....	XXX					
99. Totals (All Business) less reinsurance ceded.....	XXX	277,408	73,303	(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
