



# ANNUAL STATEMENT

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

## First Catholic Slovak Union of the USA & Canada

NAIC Group Code.....0000 ,0000 (Current Period) (Prior Period) NAIC Company Code..... 56340 Employer's ID Number..... 34-0220550

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

Country of Domicile United States of America

Incorporated.....January 1, 1892 Commenced Business.....October 1, 1890

Statutory Home Office	6611 Rockside Road ..... Independence ..... OH ..... 44131 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	6611 Rockside Road ..... Independence ..... OH ..... 44131 <i>(Street and Number) (City or Town, State and Zip Code)</i>	216-642-9406 <i>(Area Code) (Telephone Number)</i>
Mail Address	6611 Rockside Road ..... Independence ..... OH ..... 44131 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	6611 Rockside Road ..... Independence ..... OH ..... 44131 <i>(Street and Number) (City or Town, State and Zip Code)</i>	216-642-9406 <i>(Area Code) (Telephone Number)</i>
Internet Website Address		
Statement Contact	Kenneth Anthony Arendt <i>(Name)</i> FCSU@AOL.COM <i>(E-Mail Address)</i>	216-642-9406 <i>(Area Code) (Telephone Number) (Extension)</i> 216-642-4310 <i>(Fax Number)</i>
Policyowner RelationsContact	6611 Rockside Road..... Independence..... OH.... 44131 <i>(Street and Number) (City or Town, State and Zip Code)</i>	216-642-9406 <i>(Area Code) (Telephone Number) (Extension)</i>

### OFFICERS

President ..... Thomas Michael Hrick Treasurer ..... George Francis Matta  
Secretary ..... Kenneth Anthony Arendt Actuary ..... Edward Cowman

### VICE PRESIDENTS

Andrew Harcar Sr.

### DIRECTORS OR TRUSTEES

Thomas Michael Hrick	Andrew Harcar Sr.	Kenneth Anthony Arendt	George Francis Matta
Peter Polando Msgr.	Joseph Senko	Joseph Minarovich	Damian Nasta
Joseph John Krajsa	Henry Hassay	George Sprock	Regis Brekosky
Rudolph Glogovsky	Michael Dobis	Veronica Dougherty	Paul Ritz
Anthony Makovsky			

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) Thomas Michael Hrick (Printed Name) President	_____ (Signature) Kenneth Anthony Arendt (Printed Name) Secretary	_____ (Signature) George Francis Matta (Printed Name) Treasurer
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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.....	129,536,718		129,536,718	111,743,094
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1).....	5,184,925		5,184,925	5,380,584
2.2 Common stocks (Schedule D, Part 2, Section 2).....	1,214,596		1,214,596	1,081,134
3. Mortgage loans on real estate (Schedule B, Part 1):				
3.1 First liens.....	3,080,009		3,080,009	3,261,838
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the society (less \$.....0 encumbrances).....	1,569,733		1,569,733	1,624,556
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	1,173,512		1,173,512	1,134,964
4.3 Properties held for sale (less \$.....0 encumbrances).....	562,675		562,675	562,675
5. Certificate loans and liens.....	503,776		503,776	471,316
6. Cash (\$.....6,579,411, Schedule E, Part 1) and short-term investments (\$.....0, Schedule DA, Part 2).....	6,579,411		6,579,411	6,295,642
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).....	149,405,355	.0	149,405,355	131,555,803
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).....			.0	
14. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$.....0 loading).....	11,816		11,816	22,849
15. Accident and health premiums due and unpaid.....			.0	
16. Investment income due and accrued.....	2,433,120		2,433,120	2,182,392
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).....	29,308	29,308	.0	
21. Aggregate write-ins for other than invested assets.....	40,964	40,964	.0	.0
22. Total assets excluding Separate Accounts business (Lines 10 to 21).....	151,920,563	70,272	151,850,291	133,761,044
23. From Separate Accounts Statement.....			.0	
24. Totals (Lines 22 and 23).....	151,920,563	70,272	151,850,291	133,761,044

### 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. Deposits 967, Book Inventory 39,997.....	40,964	40,964	.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).....	40,964	40,964	.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).....	136,978,000	117,978,316
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).....	315,156	251,721
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less Column 5).....	250,000	250,000
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 .....	300,000	300,000
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).....	296,183	312,500
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).....	1,578,420	1,464,193
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$....11,991 ; accident and health \$.....0 and deposit-type contract funds \$.....0.....	11,991	5,426
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	340,374	647,882
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).....	13,064	12,550
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....	4,221,261	3,502,585
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.....	50,000	865,050
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).....	995,001	1,181,758
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.....	342,693	571,558
22. Aggregate write-ins for liabilities.....	215,338	233,719
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	145,907,481	127,577,258
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	145,907,481	127,577,258
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.....	5,942,810	6,183,789
30. Totals of (Lines 26 through 29) (Page 4, Line 47) (Including \$.....0 in Separate Accounts statement).....	5,942,810	6,183,789
31. Totals (Lines 25 + 30) (Page 2, Line 24, Col. 3).....	151,850,291	133,761,047

### DETAILS OF WRITE-INS

2201. Postretirement Reserve.....	201,042	219,423
2202. Security Deposits.....	14,296	14,296
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).....	215,338	233,719
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).....	18,812,246	13,151,740
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Net Investment Income, Line 17).....	9,893,336	9,120,654
4. Amortization of Interest Maintenance Reserve (IMR) (Page 32, Line 5).....	147,607	163,109
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.....	26,367	35,265
9. Totals (Lines 1 to 8.3).....	28,879,556	22,470,768
10. Death benefits.....	2,336,846	2,403,724
11. Matured endowments.....	71,856	73,876
12. Annuity and old age benefits.....	3,518,746	2,139,383
13. Disability, accident and health benefits, including premiums waived \$.....0.....		
14. Surrender benefits and withdrawals for life contracts.....	407,045	409,754
15. Interest and adjustments on contract or deposit-type contracts funds.....	205,163	185,222
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health certificates and contracts.....	18,876,684	13,569,000
18. Totals (Lines 10 to 17).....	25,416,340	18,780,959
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).....	109,768	75,850
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).....	2,425,080	2,347,710
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	52,491	59,537
23. Increase in loading on deferred and uncollected premiums.....		
24. Net transfers to or (from) Separate Accounts.....		
25. Aggregate write-ins for deductions.....	23,862	(35,375)
26. Totals (Lines 18 to 25).....	28,027,541	21,228,681
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	852,015	1,242,087
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	337,036	279,957
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	514,979	962,130
30. Net realized capital gains (losses) (excluding \$.....261,834 transferred to the IMR).....	(1,005,599)	(624,870)
31. Net income (Lines 29 + 30).....	(490,620)	337,260
<b>SURPLUS ACCOUNT</b>		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	6,183,787	6,033,598
33. Net income from operations (Line 31).....	(490,620)	337,260
34. Change in net unrealized capital gains (losses).....	(777,978)	(467,711)
35. Change in net unrealized foreign exchange capital gain (loss).....	815,050	443,906
36. Change in nonadmitted assets and related items (Exhibit 9, Line 6, Col.3).....	177,103	84,540
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).....	(123,000)	
39. Change in asset valuation reserve (Page 31, Lines 2 through 5 minus 6 plus 7 plus 11 plus 14 plus 15, Col. 7).....	186,758	(68,849)
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.....		(214,302)
44. Change in surplus as a result of reinsurance.....		
45. Aggregate write-ins for gains and losses in surplus.....	(28,290)	35,345
46. Net change in surplus for the year (Lines 33 through 45).....	(240,977)	150,189
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	5,942,810	6,183,787

## DETAILS OF WRITE-INS

08.301. Subscriptions.....	12,619	13,425
08.302. Miscellaneous Income.....	13,748	21,840
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).....	26,367	35,265
2501. Jednota, Inc.....	185,346	147,799
2502. Increase in Settlement Options - non-life.....	48,916	(183,174)
2503. Pension Deposits - net.....	(210,400)	
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).....	23,862	(35,375)
4501. Other.....	(28,290)	
4502. ....		35,345
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).....	(28,290)	35,345

**CASH FLOW**

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums and annuity considerations for life and accident and health contracts.....	18,806,963	13,147,272
2. Charges and fees for deposit-type contracts.....		9,493
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	9,649,679	8,898,995
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.....	811,270	36,171
8. Total (Lines 1 to 7).....	29,267,912	22,091,931
9. Death benefits.....	2,336,846	2,403,724
10. Matured endowments.....	71,856	73,876
11. Annuity and old age benefits.....	3,518,746	2,139,383
12. Disability, accident and health benefits.....		
13. Surrender benefits and withdrawals for life contracts.....	407,045	409,754
14. Interest and adjustment on contract or deposit-type contract funds.....	203,278	182,405
15. Payments on supplementary contracts with life contingencies.....		
16. Total (Lines 9 to 15).....	6,537,771	5,209,142
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	103,204	73,074
18. Commissions and expense allowances on reinsurance assumed.....		
19. General insurance expenses and fraternal expenses.....	2,732,586	2,001,905
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	52,541	59,192
21. Net transfers to or (from) Separate Accounts.....		
22. Aggregate write-ins for deductions.....	185,346	(35,375)
23. Refunds to members paid.....	337,074	279,957
24. Total (Lines 16 to 23).....	9,948,522	7,587,895
25. Net cash from operations (Line 8 minus Line 24).....	19,319,390	14,504,036
<b>Cash from Investments</b>		
26. Proceeds From Investments Sold, Matured or Repaid:		
26.1 Bonds.....	14,966,626	9,443,992
26.2 Stocks.....	413,359	1,297,391
26.3 Mortgage loans.....	181,829	131,931
26.4 Real estate.....		
26.5 Other invested assets.....		
26.6 Net gains or (losses) on cash and short-term investments.....	(833,512)	615,782
26.7 Miscellaneous proceeds.....		
26.8 Total (Lines 26.1 to 26.7).....	14,728,302	11,489,096
27. Cost of Investments Acquired (long-term only):		
27.1 Bonds.....	32,746,444	22,365,611
27.2 Stocks.....	945,686	473,828
27.3 Mortgage loans.....		
27.4 Real estate.....	81,330	51,688
27.5 Other invested assets.....		
27.6 Miscellaneous applications.....		730,613
27.7 Total investments acquired (Lines 27.1 to 27.6).....	33,773,460	23,621,740
28. Net increase (or decrease) in certificate loans and liens.....	32,460	48,260
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	(19,077,618)	(12,180,904)
<b>Cash from Financing and Miscellaneous Sources</b>		
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.....	60,683	6,909
30.4 Other cash provided.....		198,195
30.5 Total (Lines 30.1 to 30.4).....	60,683	205,104
31. Cash Applied:		
31.1 Interest on indebtedness.....		
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....	1,885	2,817
31.3 Other applications (net).....	16,801	
31.4 Total (Lines 31.1 to 31.3).....	18,686	2,817
32. Net cash from financing and miscellaneous sources (Line 30.5 minus Line 31.4).....	41,997	202,287
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32).....	283,769	2,525,419
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	6,295,640	3,770,221
34.2 End of year (Line 33 plus Line 34.1).....	6,579,409	6,295,640
<b>DETAILS OF WRITE-INS</b>		
0701. Line 3 from 2000 Annual Statement.....		13,425
0702. Publication Income.....	12,619	21,840
0703. Change in Ledger Liabilities.....		906
0798. Summary of remaining write-ins for Line 7 from overflow page.....	798,651	0
0799. Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	811,270	36,171
2201. Line 15 from 2000 Annual Statement.....		(183,174)
2202. Cost of Jednota Estates.....		147,799
2203. Jednota, Inc.....	185,346	
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).....	185,346	(35,375)

## ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

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

	1 Total	Insurance					7 Total (Columns 2) through 6)	8 Fraternal	9 Expense
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Accident and Health	6 Aggregate of All Other Lines of Business			
1. Premiums and annuity considerations for life and accident and health contracts.....	18,812,246	2,054,657	16,757,589				18,812,246		
2. Considerations for supplementary contracts with life contingencies.....	.0						.0		
3. Net investment income.....	9,893,336	5,293,336	4,600,000				9,893,336		
4. Amortization of interest maintenance reserve (IMR).....	147,607	147,607					147,607		
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.....	26,367	26,367	.0	.0	.0	.0	26,367	.0	
9. Totals (Lines 1 to 8.3).....	28,879,556	7,521,967	21,357,589	.0	.0	.0	28,879,556	.0	
10. Death benefits.....	2,336,846	2,336,846					2,336,846		
11. Matured endowments.....	71,856	71,856					71,856		
12. Annuity and old age benefits.....	3,518,746		3,518,746				3,518,746		
13. Disability, accident and health benefits, including premiums waived \$.....0.....	.0						.0		
14. Surrender benefits and withdrawals for life contracts.....	407,045	407,045					407,045		
15. Interest and adjustments on contract or deposit-type contract funds.....	205,163	205,163					205,163		
16. Payments on supplementary contracts with life contingencies.....	.0						.0		
17. Increase in aggregate reserve for life and accident and health certificates and contracts.....	18,876,684	1,727,000	17,149,684				18,876,684		
18. Totals (Lines 10 to 17).....	25,416,340	4,747,910	20,668,430	.0	.0	.0	25,416,340	.0	
19. Commissions on premiums and annuity considerations and deposit-type funds (direct business only).....	109,768	109,768					109,768		
20. Commissions and expense allowances on reinsurance assumed.....	.0						.0		
21. General insurance expenses and fraternal expenses.....	2,425,080	1,413,777	300,000				1,713,777	711,303	
22. Insurance taxes, licenses and fees.....	52,491	52,491					52,491		
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.....	23,862	234,262	(210,400)	.0	.0	.0	23,862	.0	
26. Totals (Lines 18 to 25).....	28,027,541	6,558,208	20,758,030	.0	.0	.0	27,316,238	711,303	
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	852,015	963,759	599,559	.0	.0	.0	1,563,318	(711,303)	
28. Refunds to members.....	337,036	337,036					337,036		
29. Net gain from operations after refunds to members and before realized capital gains or (losses) (Line 27 minus Line 28).....	514,979	626,723	599,559	.0	.0	.0	1,226,282	(711,303)	

### DETAILS OF WRITE-INS

08.301. Subscriptions.....	12,619	12,619					12,619	
08.302. Miscellaneous Income.....	13,748	13,748					13,748	
08.303. Summary of remaining write-ins for Item 8.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0
08.398. Summary of remaining write-ins for Item 8.3 from overflow page.....	.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).....	26,367	26,367	.0	.0	.0	.0	26,367	.0
2501. Jednota, Inc.....	185,346	185,346					185,346	
2502. Increase in Settlement Options - non-life.....	48,916	48,916					48,916	
2503. Pension Deposits - net.....	(210,400)		(210,400)				(210,400)	
2598. Summary of remaining write-ins for Item 25 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598 above) (Line 25 above).....	23,862	234,262	(210,400)	.0	.0	.0	23,862	.0

## ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Life Insurance	3 Annuities	4 Supplementary Contracts
<b>Involving Life or Disability Contingencies (Reserves)</b>				
(Net of Reinsurance Ceded)				
1. Reserve December 31, prior year.....	117,978,316	62,127,000	55,851,316	
2. Tabular net premiums or considerations.....	18,775,717	2,018,128	16,757,589	
3. Present value of disability claims incurred.....	0			.XXX
4. Tabular interest.....	6,003,265	3,311,361	2,691,904	
5. Tabular less actual reserve released.....	85,574		85,574	
6. Increase in reserve on account of change in valuation basis.....	(123,000)		(123,000)	
7. Other increases (net).....	0			
8. Totals (Lines 1 to 7).....	142,719,872	67,456,489	75,263,383	0
9. Tabular cost.....	2,616,109	2,616,109		.XXX
10. Reserves released by death.....	460,359	460,359	.XXX	.XXX
11. Reserves released by other terminations (net).....	526,021	526,021		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	2,139,383		2,139,383	
13. Net transfers to or (from) separate accounts.....	0			
14. Total deductions (Lines 9 to 13).....	5,741,872	3,602,489	2,139,383	0
15. Reserve December 31, current year.....	136,978,000	63,854,000	73,124,000	0

## EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....43,766	.....43,766
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....8,552,142	.....8,815,257
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....392,139	.....383,814
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....55,941	.....57,866
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....231,101	.....227,809
4. Real estate.....	(d).....505,901	.....505,901
5. Contract loans.....	.....27,614	.....27,614
6. Cash/short-term investments.....	(e).....98,501	.....95,807
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....9,907,105	.....10,157,834
11. Investment expenses.....	.....	(g).....140,480
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....25,726
13. Interest expense.....	.....	(h).....11,027
14. Depreciation on real estate and other invested assets.....	.....	(i).....87,265
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....264,498
17. Net investment income (Line 10 minus Line 16).....	.....	.....9,893,336

### 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 \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....407,617 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 \$.....0 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 \$.....87,265 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.....	80,028				80,028
1.1 Bonds exempt from U.S. tax.....					0
1.2 Other bonds (unaffiliated).....					0
1.3 Bonds of affiliates.....					0
2.1 Preferred stocks (unaffiliated).....	1,854				1,854
2.11 Preferred stocks of affiliates.....					0
2.2 Common stocks (unaffiliated).....	7,865				7,865
2.21 Common stocks of affiliates.....					0
3. Mortgage loans.....					0
4. Real estate.....					0
5. Contract loans.....					0
6. Cash/short-term investments.....		(833,512)			(833,512)
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).....	89,747	(833,512)	0	0	(743,765)

### 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**

	1		Insurance			7	8	
	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)
<b>FIRST YEAR (other than single)</b>								
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.....	9,828,615	26,611	9,802,004			9,828,615		
6.2 Reinsurance assumed.....	0					0		
6.3 Reinsurance ceded.....	0					0		
6.4 Net.....	9,828,615	26,611	9,802,004	0	0	9,828,615	0	0
7. Line 5 + Line 6.4.....	9,828,615	26,611	9,802,004	0	0	9,828,615	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0					0		
9. First year premiums and considerations:								
9.1 Direct.....	9,828,615	26,611	9,802,004			9,828,615		
9.2 Reinsurance assumed.....	0					0		
9.3 Reinsurance ceded.....	0					0		
9.4 Net (Line 7 - Line 8).....	9,828,615	26,611	9,802,004	0	0	9,828,615	0	0
<b>SINGLE</b>								
10. Single premiums and considerations:								
10.1 Direct.....	7,704,335	770,166	6,934,169			7,704,335		
10.2 Reinsurance assumed.....	0					0		
10.3 Reinsurance ceded.....	0					0		
10.4 Net.....	7,704,335	770,166	6,934,169	0	0	7,704,335	0	0
<b>RENEWAL</b>								
11. Uncollected.....	11,816	11,816				11,816		
12. Deferred and accrued.....	0					0		
13. Deferred, accrued & uncollected:								
13.1 Direct.....	11,816	11,816				11,816		
13.2 Reinsurance assumed.....	0					0		
13.3 Reinsurance ceded.....	0					0		
13.4 Net (Line 11 + Line 12).....	11,816	11,816	0	0	0	11,816	0	0
14. Advance.....	296,183	296,183				296,183		
15. Line 13.4 - Line 14.....	(284,367)	(284,367)	0	0	0	(284,367)	0	0
16. Collected during year:								
16.1 Direct.....	1,295,557	1,274,141	21,416			1,295,557		
16.2 Reinsurance assumed.....	0					0		
16.3 Reinsurance ceded.....	21,544	21,544				21,544		
16.4 Net.....	1,274,013	1,252,597	21,416	0	0	1,274,013	0	0
17. Line 15 + Line 16.4.....	989,646	968,230	21,416	0	0	989,646	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	(289,650)	(289,650)				(289,650)		
19. Renewal premiums and considerations:								
19.1 Direct.....	1,279,296	1,257,880	21,416			1,279,296		
19.2 Reinsurance assumed.....	0					0		
19.3 Reinsurance ceded.....	0					0		
19.4 Net (Line 17 - Line 18).....	1,279,296	1,257,880	21,416	0	0	1,279,296	0	0
<b>TOTAL</b>								
20. Total premiums and annuity considerations:								
20.1 Direct.....	18,812,246	2,054,657	16,757,589	0	0	18,812,246	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).....	18,812,246	2,054,657	16,757,589	0	0	18,812,246	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			
<b>REFUNDS APPLIED (included in Part 1)</b>								
21. To pay renewal premiums (Exhibit 4, Line 1).....	.696	.696				.696		
22. All other (Exhibit 4, Lines 2, 3 & 4).....	318,505	318,505				318,505		
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>								
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
<b>COMMISSIONS INCURRED (direct business only)</b>								
27. First year (other than single).....	109,768	109,768				109,768		
28. Single.....	.0					.0		
29. Renewal.....	.0					.0		
30. Deposit-type contract funds.....	.0					.0		
31. Totals (to agree with Page 6, Line 19).....	109,768	109,768	.0	.0	.0	109,768	.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.....	136,478					136,478
2. Salaries and wages.....	620,059			38,000	29,388	687,447
3.11 Insured benefit plans for employees.....	120,313					120,313
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.....	31,795					31,795
4.2 Medical examination fees.....						0
4.3 Inspection report fees.....						0
4.4 Fees of public accountants and consulting actuaries.....	195,203					195,203
4.5 Expense of investigation and settlement of certificate claims.....						0
5.1 Traveling expenses.....	23,138					23,138
5.2 Advertising.....	24,998					24,998
5.3 Postage, express, telegraph and telephone.....	87,560				76,900	164,460
5.4 Printing and stationery.....						0
5.5 Cost or depreciation of furniture and equipment.....	18,367					18,367
5.6 Rental of equipment.....	19,455					19,455
5.7 Cost or depreciation of EDP equipment and software.....	34,513					34,513
5.8 Lodge supplies less \$.... from sales.....	87,365					87,365
6.1 Books and periodicals.....	8,706					8,706
6.2 Bureau and association dues.....	24,431					24,431
6.3 Insurance, except on real estate.....	49,442					49,442
6.4 Miscellaneous losses.....						0
6.5 Collection and bank service charges.....	9,316					9,316
6.6 Sundry general expenses.....	73,572				32,560	106,132
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.....					129,288	129,288
8.2 Expense of Supreme Lodge Meetings.....	48,526				262,832	311,358
9.1 Real estate expenses.....				9,468		9,468
9.2 Investment expenses not included elsewhere.....				9,567		9,567
9.3 Aggregate write-ins for expenses.....	100,538	0	0	83,445	180,335	364,318
10. General Expenses Incurred.....	1,713,775	0	0	140,480	(a).....711,303	(b).....2,565,558
11. General expenses unpaid December 31, prior year.....	224,602				423,280	647,882
12. General expenses unpaid December 31, current year.....	293,246				47,128	340,374
13. General expenses paid during year (Lines 10 + 11 - 12).....	1,645,131	0	0	140,480	1,087,455	2,873,066

### DETAILS OF WRITE-INS

09.301 Utilities.....				60,311		60,311
09.302 Management Fee.....				23,134		23,134
09.303 Professional Fees.....	100,538					100,538
09.398 Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	180,335	180,335
09.399 Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	100,538	0	0	83,445	180,335	364,318

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

1. Charitable \$.....28,452; 2. Institutional \$.....170,713; 3. Recreational and Health \$.....28,452; 4. Educational \$.....171,713  
5. Religious \$.....170,713; 6. Membership \$.....142,261; 7. Other \$.....0; 8. Total \$.....712,304

(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.....				25,726		25,726
2. State insurance department licenses and fees.....						0
3. Other state taxes, including \$.....0 for employee benefits.....	1,519					1,519
4. U.S. Social Security taxes.....	49,746					49,746
5. All other taxes.....	1,226					1,226
6. Taxes, licenses and fees Incurred.....	52,491	0	0	25,726	0	78,217
7. Taxes, licenses and fees unpaid December 31, prior year.....	50			12,500		12,550
8. Taxes, licenses and fees unpaid December 31, current year.....				13,064		13,064
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	52,541	0	0	25,162	0	77,703

## EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums.....	696
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....	318,468	
4. Applied to provide paid-up annuities.....		
5. Total (Lines 1 to 4).....	319,164	0
6. Paid-in cash.....	6,106	
7. Left on deposit.....	11,766	
8. Aggregate write-ins for dividend or refund.....	0	0
9. Total (Lines 5 to 8).....	337,036	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....	300,000	
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).....	300,000	0
16. Total from prior year.....	300,000	
17. Total dividends or refunds (Line 9 + 15 - 16).....	337,036	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
<b>Life Insurance:</b>					
0100001. AE 4% 3.5%, 3%.....	328,892		328,892		
0100002. AM(5) 3%.....	787,171		787,171		
0100003. 41 CSO 2%.....	4,489		4,489		
0100004. 58 CSO 3% & 4.5%.....	3,328,349		3,328,349		
0100005. 80 CSO 4.5%.....	12,783,720		12,783,720		
0100006. 80 CSO 5%.....	1,311,319		1,311,319		
0100007. 80 CSO 5.5%.....	38,728,401		38,728,401		
0100008. 80 CSO 6%.....	6,540,693		6,540,693		
0100009. ROUNDING.....	966		966		
0199997. Totals (Gross).....	63,814,000	0	63,814,000	0	0
0199999. Totals (Net).....	63,814,000	0	63,814,000	0	0
<b>Annuities (excluding supplementary contracts with life contingencies):</b>					
0200001. SPDA FPDA.....	67,755,314	XXX	67,755,314	XXX	
0200002. SPIA.....	2,610,670	XXX	2,610,670	XXX	
0200003. HOME OFFICE PENSION.....	2,757,978	XXX	2,757,978	XXX	
0200004. ROUNDING.....	38	XXX	38	XXX	
0299997. Totals (Gross).....	73,124,000	XXX	73,124,000	XXX	0
0299999. Totals (Net).....	73,124,000	XXX	73,124,000	XXX	0
<b>Disability - Active Lives:</b>					
0500001. DISABLED ACTIVE.....	30,000		30,000		
0599997. Totals (Gross).....	30,000	0	30,000	0	0
0599999. Totals (Net).....	30,000	0	30,000	0	0
<b>Disability - Disabled Lives:</b>					
0600001. DISABLED.....	10,000	10,000			
0699997. Totals (Gross).....	10,000	10,000	0	0	0
0699999. Totals (Net).....	10,000	10,000	0	0	0
9999999. Totals (Net) - Page 3, Line 1.....	136,978,000	10,000	136,968,000	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.....  
 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.....  
 3. Does the reporting entity at present issue or have in force policies that contain non-guaranteed elements? Yes [ ] No [X]  
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.  
 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 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	
LIFE CONTRACTS (Including supplementary contracts set up on a basis other than that used to determine benefits) (Exhibit 5)			
0100001. CARVM TO FULL.....			123,000
0199999. Subtotal (Page 7, Line 6).....	XXX	XXX	123,000
9999999. Total (Column 4 only).....			123,000

## 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	
<b>ACTIVE LIFE RESERVE</b>							
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
<b>CLAIM RESERVE</b>							
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
1. Balance at beginning of the year before reinsurance.....	251,721			77,037	174,684	
2. Deposits received during the year.....	60,683			11,767	48,916	
3. Investment earnings credited to the account.....	4,637			4,637		
4. Other net change in reserves.....	.0					
5. Fees and other charges assessed.....	.0					
6. Surrender charges.....	.0					
7. Net surrender or withdrawal payments.....	1,885			1,885		
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).....	315,156	.0	.0	91,556	223,600	.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)	315,156	.0	.0	91,556	223,600	.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.....	250,000		250,000								
1.2 Reinsurance assumed.....	.0										
1.3 Reinsurance ceded.....	.0										
1.4 Net.....	250,000	.0	250,000	.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	.0
3. Incurred but unreported:											
3.1 Direct.....	.0										
3.2 Reinsurance assumed.....	.0										
3.3 Reinsurance ceded.....	.0										
3.4 Net.....	.0	.0	(b).....0	(b).....0	.0	(b).....0	(b).....0	.0	(b).....0	(b).....0	.0
4. Totals:											
4.1 Direct.....	250,000	.0	250,000	.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.....	250,000	(a).....0	(a).....250,000	.0	.0	.0	(a).....0	.0	.0	.0	.0

(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.....	5,927,448		2,408,702	3,518,746							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	(d).....5,927,448	0	2,408,702	3,518,746	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	250,000		250,000								
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	0										
2.4 Net.....	250,000	0	250,000	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.....	250,000		250,000								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	250,000	0	250,000	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	5,927,448	0	2,408,702	3,518,746	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.....	5,927,448	0	2,408,702	3,518,746	0	0	0	0	0	0	0

(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 \$...71,856 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.....		155,964	155,964
2. Other Nonadmitted Assets:			
2.1 Bills receivable.....			.0
2.2 Furniture and equipment.....	29,308	50,275	20,967
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).....	29,308	50,275	20,967
4. Disallowed interest maintenance reserve.....			.0
5. Aggregate write-ins for other than invested assets.....	40,964	41,136	172
6. Total (Line 1 plus Lines 3 to 5).....	70,272	247,375	177,103

### DETAILS OF WRITE-INS

0501. Lines 2.1 and 05 from 2000 Annual Statement.....			.0
0502. Deposits.....	967	967	.0
0503. Book Inventory.....	39,997	40,169	172
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).....	40,964	41,136	172

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## NOTES TO FINANCIAL STATEMENTS

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### 1. Significant Account Policies.

#### A. Accounting practices.

The financial statements of First Catholic Slovak Union are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of a Fraternal Benefit Society, for determining its solvency under the Ohio Insurance Law.

The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP), has been adopted as a component of prescribed or permitted practices by the state of Ohio. The state has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. Specifically, 1) goodwill arising from the purchase of a subsidiary, controlled or affiliated entity is written off directly to surplus in the year it originates by Ohio domiciled companies. In NAIC SAP, goodwill in amounts not to exceed 10% of an insurer's capital and surplus may be capitalized and all amounts of goodwill are amortized to unrealized gains and losses on investments over periods not to exceed 10 years, and, 2) 100% of all fixed assets are admitted by Ohio domiciled Fraternal Benefit Societies. In NAIC SAP, fixed assets are not admitted. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices.

A reconciliation of the Society's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Ohio results in no change.

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

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

#### C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Society's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Society.

In addition, the society uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds: Not backed by other loans at amortized cost using the interest method; loan-backed bonds and structured securities at amortized cost using the interest method including anticipated prepayments at the date of purchase; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the composite method. Bonds rated NAIC Class 6 are valued at market.
- (3) Common Stock: At market value except that investments in stocks of unconsolidated subsidiaries and affiliates in which the Society has an interest of 20% or more are carried on the equity basis.
- (4) Preferred Stock: Cost or Association Value in accordance with NAIC procedure.
- (5) Mortgage Loan or Real Estate: Aggregate unpaid balance. Other Investments: Equity basis.
- (6) See #2.
- (7) The Society carries Jednota, Inc., a non-insurance company on the GAAP Equity basis. See Schedule Y.
- (8) The Society has no ownership interests in joint ventures.
- (9) The Society has no derivatives.
- (10) The Society has no Individual and Group Accident and Health Contracts.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimated and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount

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## NOTES TO FINANCIAL STATEMENTS

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provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. Because the Society is a life insurer, loss adjustment expenses are not a big factor nor large expense.

### 2. Accounting Changes and Correction of Errors

- A. During the current year's financial statement preparation, the Society made no adjustment for error in the prior year.
- B. The Society prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC *Accounting Practices and Procedures* manual - subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

Accounting changes adopted to conform to the provisions of the NAIC *Accounting Practices and Procedures* manual - are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Society reported no changes.

### 3. Business Combination and Goodwill:

- A. N/A
- B. The Society had no merger.
- C. The Society had no assumption reinsurance.
- D. The Society had no impairment loss.

### 4. Discontinued Operations: N/A

### 5. Investments.

#### A. Mortgage Loans, including Mezzanine Real Estate Loans.

- (1) The maximum and minimum lending rate for mortgage loans during 2001 were:

Farm loans 10.5% and 9%, City loans 11.5% and 9.5%, Purchase money mortgages 10.5% and 9.5%.

- (2) During 2002, the society reduced interest rates of outstanding mortgage loans as follows: none.

- (3) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was: 75%.

	<u>Current Year</u>	<u>Prior Year</u>
(4) As of year end, the Society held Mortgages with interest more than 180 days past due with a recorded investment, excluding accrued interest	None	None
Total interest due on mortgages With interest more than 180 days Past due.	None	None
(5) As of December 31, the amount which had been advanced but not repaid and not included in the mortgage loan total:	None	None
(6) Current year impaired loans with a related allowance for credit		

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**NOTES TO FINANCIAL STATEMENTS**


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losses.	None	None
Related allowance for credit losses.	None	None
(7) Impaired mortgage loans without an allowance for credit losses.	None	None
(8) Average recorded investment in impaired loans.	None	None
(9) Interest income recognized during the period the loans were impaired.	None	None
(10) Amount of interest income recognized on a cash basis during the period the loans were impaired.	None	None
(11) The Society recognizes interest income on its impaired loans upon receipt. At year-end, interest income on Impaired loans was	None	None

**B. Debt Restructuring**

(1) The total recorded investment in restructured loans, as of year end.	None	None
(2) The realized capital losses related to these loans.	None	None
(3) Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructuring.	None	None
(4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.		
(5) Allowance for credit losses:		
a. Balance at beginning of period	None	
b. Additions charged to operations	None	None
c. Direct write-downs charged against the allowances	None	None
d. Recoveries of amounts previously charged off	None	None
e. Balance at end of period	None	None

**C. Reverse Mortgages: None****D. Loan-Backed Securities:**

- (1) The Society has elected to use the book value as of January 1, 1994 as the cost for applying the retrospective adjustment method to securities purchased prior to that date.
- (2) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates.
- (3) The Society used XYZ Pricing Service in determining the market value of its loan-backed securities.
- (4) In the current year, the Society changed no securities from the retrospective to prospective methodology.

**E. Repurchase Agreements: N/A****6. Joint Ventures, Partnerships and Limited Liability Companies.**

- A. The Society has no investments in Joint Ventures, Partnerships or Limited

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## NOTES TO FINANCIAL STATEMENTS

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Liability Companies that exceed 10% of its admitted assets.

- B. The Society did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

- A. Due and accrued income was excluded from investment income on the following basis:

Mortgage loans: On loans in foreclosure or delinquent for more than 90 days.

Bonds: Where collection of interest is uncertain and/or the bond is in default.

Real Estate: Where rent is in arrears for more than three months.

Total Amount Excluded: 0.

8. Derivative Instruments: The Society owned no derivative instruments at December 31, 2002.

9. Income Taxes: The Society, as a Fraternal Benefit Society, is not subject to income taxes.

10. Information Concerning Parent, Subsidiaries and Affiliates:

- A. The Society is not directly or indirectly owned or controlled by any other company, corporation, group of companies, partnership or individual.
- B. There were only normal transactions with affiliates or subsidiaries. See Schedule Y, Part 2.
- C. The Society does not hold any investments in its subsidiaries which are not included in Schedule D, Summary by Country.
- B. The Society has not made any agreements for the benefit of its subsidiaries which result in a material contingent exposure of the Society's assets.
- C. The Society has no management or cost-sharing arrangements, other than cost allocation arrangements based upon generally accepted accounting principles, involving the society or any affiliated insurer.

F - J. N/A

11. Debt: The Society has no debt or borrowed money as of December 31, 2002.

12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans.

A. Defined Benefit Plan

The society sponsors non-contributory defined benefit pension plans covering U.S. employees. As of December 31, 2002, the society accrued in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization.

A summary of assets, obligations and assumptions of the Pension Plan are as follows at December 31, 2002:

PENSION <u>2002</u>	EMPLOYEES
(1) Change in benefit obligation	
a. Benefit obligation at beginning of year	3,343,406
b. Service cost	130,772
c. Interest cost	244,434
d. Contribution by plan participant	0
e. Actuarial (gain) loss	0
f. Foreign currency exchange rate changes	0
g. Benefits paid	(155,594)
h. Plan amendments	0
i. Business combinations, divestitures, curtailments, settlements and special termination benefits	0
j. Benefit obligation at end of year	3,563,018
(2) Change in plan assets	
a. Fair value of plan assets at beginning of year	2,364,403
b. Actual return on plan assets	178,977
c. Foreign currency exchange rate changes	0

**NOTES TO FINANCIAL STATEMENTS**

d.	Employer contribution	158,758
e.	Plan participants' contributions	0
f.	Benefits paid	(155,594)
g.	Business combinations, divestitures and settlements	0
h.	Fair value of plan assets at end of year	2,546,544
(3)	Funded status	
a.	Unamortized prior service cost	0
b.	Unrecognized net gain or (loss)	926
c.	Remaining net (obligation) or net asset at initial date of application	(917,815)
d.	Prepaid assets or (accrued liabilities)	(99,585)
e.	Intangible asset	0
f.	Funded status	(1,016,474)
(4)	Benefit obligation for non-vested employees	0
(5)	Components of net periodic benefit cost	
a.	Service cost	130,772
b.	Interest cost	244,434
c.	Expected return on plan assets	(178,051)
d.	Amortization of unrecognized transition obligation or (transition asset)	61,187
e.	Amount of unrecognized (gains) and losses	0
f.	Amount of prior service cost recognized	0
g.	Amount of gain or loss recognized due to a settlement or curtailment	0
g.	total net periodic benefit cost	258,342
(6)	A minimum pension liability adjustment is required when the actuarial present value of accumulated benefits exceeds plan assets and accrued pension liabilities. The minimum liability adjustment, less allowable intangible assets, net of tax benefit, is reported as income in the Income Statement. At December 31, 2002, the additional minimum liability was reduced to \$0 from \$0 at December 31, 2001.	
(7)	Weighted-average assumption as of December 31:	
a.	Discount rate	7.50%
b.	Rate of compensation increase	5.00%
c.	Expected long-term rate of return on plan assets	7.50%
(8)	N/A	
(9)	N/A	

**B. Defined Contribution Plan:**

The Society does not have a Defined Contribution Plan.

**C. Multiemployer Plans: N/A****D. Consolidated/holding Company Plans: N/A****E. Post-employment Benefits and Compensated Absences: N/A****13. Capital and surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations.**

The Society is a Fraternal Benefit Society and issues no stock.

The Society had no advances to surplus.

The Society has no special surplus funds.

The Society has no surplus notes.

**14. Contingencies.**

The Society had no contingencies.

**15. Leases**

The Society does not have any material lease obligations at this time.

**16. Information about financial Instruments with Off-Balance Sheet Risk.**

The Society has no financial instruments with off-balance sheet risk.

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## NOTES TO FINANCIAL STATEMENTS

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17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities: None.
18. Gain or Loss to the Reporting Entity from uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans: None
19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators:
- The society has no direct premium written/produced by managing general agents/third party administrators.
20. Other Items:
- The Society has no other items that require reporting.
21. Events Subsequent:
- The society has nothing to report as Events Subsequent.
22. Reinsurance:
- A. Ceded Reinsurance Report
- Section 1 - General interrogatories
1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, with directly or indirectly, by the society or by any representative, officer, trustee, or director of the society? No.
2. Have any certificate issued by the society been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? No.
- Section 2 - Ceded Reinsurance Report - Part A
1. Does the society have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? No.
- a. N/A
- b. N/A
2. Does the society have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured certificates? No.
- Section 3 - Ceded Reinsurance Report - Part B
1. What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the society may consider the current or anticipated experience of the business reinsured in making this estimate. \$0.
2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include certificates or contracts which were in force or which had existing reserves established by the company as of the effective date of the agreement? No.
3. Uncollectible Reinsurance
- The Society has no uncollectible reinsurance.
4. Commutation of Ceded Reinsurance: None.
23. Retrospectively Rated Contracts & Contracts Subject to Redetermination:
- The Society has no retrospectively rated contracts or contracts subject to

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**NOTES TO FINANCIAL STATEMENTS**


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redetermination.

24. Change in Incurred Losses and Loss Adjustment Expenses:

The Society has no change in incurred losses or loss adjustment expenses.

25. Intercompany Pooling Arrangements:

The Society has no intercompany pooling arrangements.

26. Reserves for Life Contracts and Deposit-type Contracts:

A. The society authorizes deductions of deferred fractional premium upon death of the insured and returns any portion of the fractional premium beyond the date of death. Surrender values are not promised in excess of regularly computed reserves.

B. Extra premiums are charged for substandard lives for certificates issued, plus the gross premium at a rated age.

Regular reserves are computed by the regular reserve for the plan at a rated age and holding in addition one-half of the extra premium charge for one year.

C. As of December 31, 2002, the Society had no insurance-in-force for which the gross premiums are less than the net premium according to the standard valuation set by the State of PA.

D. The Tabular Interest (Page 7, Part A, Line 4) has been determined from basic policy data. The Tabular Less Actual Reserve Released (Page 7, Part A, Line 5) has been determined by formula as described in the instructions for Page 7 by formula.

E. The Tabular Cost (Page 7, Part A, Line 9) has been determined by formula as described in the instructions for Page 7. For the determination of Tabular Interest on funds not involving life contingencies under Page 7, Part B, Line 3, for each valuation rate of interest, the Tabular Interest is calculated as one-hundredth of the product of 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 the end of the year of valuation. The total amount of all such products is entered under Page 7, Part B, Line 3.

F. The details for "Other Increases" (net) under Page 7, Part B, Line 5, are: None.

27. Variable Annuities with Guaranteed Living Benefits: N/A.

28. withdrawal Characteristics of Annuity Actuarial Reserves and Deposit Type Contract funds and other liabilities without life or disability contingencies:

	<b>Amount</b>	<b>% of Total</b>
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**A.** Subject to discretionary withdrawal

(1) with fair value adjustment:		
(2) at book value less current surrender charges of 5% or more:	67,755,314	92.3
(3) at fair value:		
(4) Total with adjustments or at fair value (Total 1 through 3):	67,755,314	92.3
(5) At book value without adjustment:	315,156	.4

B. Not subject to discretionary withdrawal provision:	5,368,648	7.3
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C. Total Gross:	73,439,118	100.0
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D. Reinsurance ceded:	-0-	
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E. Total (Net) * (C) - (D)	73,439,118	100.0
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\* Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities.

F. Annual Statement:

1. Exh. 5, Annuities, Totals (Net):	73,123,962	
2. Exh. 5, Suppl. Contracts w/ Life Contingencies, Total (Net):		-0-

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## NOTES TO FINANCIAL STATEMENTS

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3. Exh. 7, L15, Col. 1:	315,156
4. Subtotal:	73,439,118

29. Premium and Annuity Considerations Deferred and Uncollected:

The Society's uncollected premiums are shown on Page 2, Line 14, Column 2 and on Exhibit 1.

30. Separate Accounts:

The Society does not have any separate accounts.

**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).....		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.....	797,262	0.5	797,262	0.5
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations.....	296,841	0.2	296,841	0.2
1.43 Revenue and assessment obligations.....	569,906	0.4	569,906	0.4
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.....	204,739	0.1	204,739	0.1
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.....	1,254,893	0.8	1,254,893	0.8
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).....	126,413,128	84.6	126,413,128	84.6
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.....	5,184,925	3.5	5,184,925	3.5
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....	122,511	0.1	122,511	0.1
3.32 Unaffiliated.....	1,092,085	0.7	1,092,085	0.7
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.....	270,819	0.2	270,819	0.2
4.4 Multifamily residential properties.....		0.0		0.0
4.5 Commercial loans.....	2,809,190	1.9	2,809,190	1.9
5. Real estate investments:				
5.1 Property occupied by company.....	1,569,733	1.1	1,569,733	1.1
5.2 Property held for production of income (includes \$.....0 of property acquired in satisfaction of debt).....	1,173,512	0.8	1,173,512	0.8
5.3 Property held for sale (\$.....0 including property acquired in satisfaction of debt).....	562,675	0.4	562,675	0.4
6. Policy loans.....	503,776	0.3	503,776	0.3
7. Receivables for securities.....		0.0		0.0
8. Cash and short-term investments.....	6,579,411	4.4	6,579,411	4.4
9. Other invested assets.....		0.0		0.0
10. Total invested assets.....	149,405,406	100.0	149,405,406	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. 12/31/1997

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. 12/31/1997

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). 05/30/1999

3.4 By what department or departments? STATE OF OHIO, DEPT OF INSURANCE

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?  
HOROVITZ, RUDOLY, & ROTEMAN  
KOPPERS BLDG, 6TH FL, 436 SIXTH AVE, PGH PA 15219
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?  
EDWARD F COWMAN, FSA, MAA BRUCE & BRUCE CO, CONSULTING ACTUARIES, 916 SHERWOOD DR, LAKE BLUFF, IL 60044
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.

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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
MERRILL LYNCH	600 GRANT ST 49TH FLOOR PITTSBURGH PA 15219

## 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? \$.....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? \$.....31,795

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>ANNUALLY</u>		
5.	How are the subordinate branches represented in the supreme or governing body?		
	<u>BY DELEGATES</u>		
6.	What is the basis of representation in the governing body?		
	<u>EACH LODGE HAVING 50 MEMBERS IS ENTITLED TO 1 DELEGATE &amp; AN ADDITIONAL DELEGATE FOR EACH 100 MEMBERS</u>		
7.1	How often are regular meetings of the governing body held?		
	<u>QUADRENNIALLY</u>		
7.2	When was the last regular meeting of the governing body held?		
	<u>AUGUST, 2002, ORLANDO FL</u>		
7.3	When and where will the next regular or special meeting of the governing body be held?		
	<u>NOT DETERMINED YET</u>		
7.4	How many members of the governing body attended the last regular meeting?		.....412
7.5	How many of the same were delegates of the subordinate branches?		.....385
8.	How are the expenses of the governing body defrayed?		
	<u>FROM THE GENERAL FUND</u>		
9.	When and by whom are the officers and directors elected?		
	<u>BY THE DELEGATES AT THE CONVENTION</u>		
10.	What are the qualifications for membership?		
	<u>SLOVAK DESCENT (OR MARRIAGE), CATHOLIC FAITH, U.S. OR CANADIAN RESIDENCY</u>		
11.	What are the limiting ages for admission?		
	<u>80 YEARS</u>		
12.	What is the minimum and maximum insurance that may be issued on any one life?		
	<u>MINIMUM - 3,000; MAXIMUM \$100,000</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 [ ]	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?		.....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 [ ]
- 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 [ 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
<b>Life Insurance in Force (Exhibit of Life Insurance)</b>					
1. Total (Line 20, Column 2).....	321,642	319,449	313,446	313,202	309,057
<b>New Business Issued (Exhibit of Life Insurance)</b>					
2. Total (Line 2, Column 2).....	9,225	13,675	7,525	7,530	12,644
<b>Premium Income (Exhibit 1, Part 1)</b>					
3. Life insurance - first year (Line 9.4, Column 2).....	26,611	64,631	30,284	50,101	40,200
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	2,028,046	2,258,270	1,466,272	1,396,088	1,756,712
5. Annuity (Line 20.4, Column 3).....	16,757,589	10,828,839	2,574,477	4,752,828	2,776,488
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).....	18,812,246	13,151,740	4,071,033	6,199,017	4,573,400
<b>Balance Sheet Items (Pages 2 and 3)</b>					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 22, Col. 4).....	151,850,291	133,802,597	119,429,250	115,787,872	111,606,417
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	145,907,481	127,562,896	113,395,697	110,018,339	105,358,167
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	136,978,000	117,978,316	104,584,000	102,092,000	97,991,000
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....	315,156	251,721			
14. Asset valuation reserve (Page 3, Line 21.1).....	995,001	1,181,758	1,112,909	1,043,706	994,123
15. Surplus (Page 3, Line 30).....	5,942,810	6,183,788	6,033,598	5,769,536	6,248,257
<b>Risk-Based Capital Analysis</b>					
16. Total Adjusted Capital.....	7,087,811	7,515,547	6,906,420		7,392,372
17. 50% of the Calculated RBC Amount.....	2,084,172	1,980,847	1,777,323		1,131,057
<b>Percentage Distribution of Assets</b> (Page 2, Col. 3) (Line No. ÷ Page 2, Line 10, Col. 3) x 100.0					
18. Bonds (Line 1).....	86.7	84.9	84.0	84.8	76.7
19. Stocks (Lines 2.1 and 2.2).....	4.3	4.9	6.4	6.9	10.6
20. Mortgage loans on real estate (Lines 3.1 and 3.2).....	2.1	2.5	2.9	3.1	3.4
21. Real estate (Lines 4.1, 4.2 and 4.3).....	2.2	2.5	2.9	2.9	3.1
22. Certificate loans (Line 5).....	0.3	0.4	0.4	0.3	0.6
23. Cash and short-term investments (Line 6).....	4.4	4.8	3.2	1.7	5.4
24. Other invested assets (Line 7).....			0.2	0.2	0.3
25. Receivable for securities (Line 8).....				0.0	
26. Aggregate write-ins for invested assets (Line 9).....			0.1	0.1	(0.0)
27. Cash and invested assets (Line 10).....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Subsidiaries and Affiliates</b>					
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
<b>Total Nonadmitted Assets and Admitted Assets</b>					
35. Total nonadmitted assets (Page 2, Line 24, Col. 2).....	70,272	247,375	1,016,171	853,503	832,223
36. Total admitted assets (Page 2, Line 24, Col. 3).....	151,850,291	133,802,597	119,429,250	115,787,872	111,606,417
<b>Investment Data</b>					
37. Net investment income (Exhibit of Net Investment Income, Line 17).....	9,893,336	9,109,556	8,392,421	8,167,246	7,760,307
38. Realized capital gains (losses), net of tax and before IMR transfer.....	(743,765)	(608,930)	339,417	(387,249)	118,586
39. Unrealized capital gains (losses).....		(467,711)	(392,093)	(89,018)	(396,184)
40. Total of above Lines 37, 38 and 39.....	9,149,571	8,032,915	8,339,745	7,690,979	7,482,709

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
<b>Benefits and Reserve Increases (Page 6)</b>					
41. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 1 less Line 13, Column 5).....	6,334,493	5,026,737	6,830,474	5,100,640	4,892,150
42. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					
43. Increase in Life Reserves (Line 17, Column 2).....	1,727,000	1,932,000	1,033,000	(721,000)	627,000
44. Increase in Accident and Health Reserves (Line 17, Column 5).....					
45. Refunds to Members (Line 28, Column 1).....	337,036	279,957	244,665	319,242	432,412
<b>Operating Percentages</b>					
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.....	13.5	17.3	52.3	35.8	(3.2)
47. Lapse Percent (Exhibit of Life Insurance, Column 2, Lines 14 and 15) x 100.0 ÷ 1/2 (Lines 1 and 20, Column 2).....	2.7	2.7	2.7	2.1	3.3
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).....					
<b>Accident and Health Reserve Adequacy</b>					
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).....					
<b>Net Gains from Operations After Refunds to Members by Lines of Business (Page 6, Line 29)</b>					
52. Life Insurance (Column 2).....	626,723	882,481	1,228,542	1,543,690	1,684,108
53. Annuity (Column 3).....	599,559	672,345	69,711	298,518	330,928
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).....	(711,303)	(592,696)	(704,440)	(722,536)	(1,153,267)
58. Expense (Column 9).....					
59. Total (Column 1).....	514,979	962,130	593,813	1,119,672	861,769

## EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year.....	75,272	319,449
2. Issued during year.....	678	9,225
3. Reinsurance assumed.....		
4. Revived during year.....	159	2,241
5. Increased during year (net).....	197	3,638
6. Subtotals, Lines 2 to 5.....	1,034	15,104
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).....	76,306	334,553
Deductions During Year:		
10. Death.....	1,337	2,228
11. Maturity.....	54	93
12. Disability.....		
13. Expiry.....	189	1,521
14. Surrender.....	385	1,142
15. Lapse.....	458	7,410
16. Decreased (net).....	20	517
17. Reinsurance.....		
18. Aggregate write-ins for decreases.....	0	0
19. Totals (Lines 10 to 18).....	2,443	12,911
20. In force end of year (b) (Line 9 minus 19).....	73,863	321,642
21. Reinsurance ceded end of year.....	XXX	5,411
22. Line 20 minus Line 21.....	XXX	316,231

### 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....60,581 , Amount, \$....203,713,776.

Additional accidental death benefits included in life certificates were in amount, \$.....0. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ ]  
If not, how are such expenses met?.....

## 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.....			2,441	
2. Issued during year.....			731	
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. TOTALS (Lines 1 to 4).....	0	0	3,172	0
Deduction during year:				
6. Decreased during year (net).....			47	
7. Reinsurance.....				
8. TOTALS (Lines 6 and 7).....	0	0	47	0
9. In force end of year (Line 5 minus Line 8).....	0	0	3,125	0
10. Amount on deposit.....			67,560,163	XXX
<b>Income now payable:</b>				
11. Amount of income payable.....			2,526,615	XXX
<b>Deferred: fully paid:</b>				
12. Deferred: fully paid - account balance.....	XXX	XXX	8,985,531	XXX
<b>Deferred: not fully paid:</b>				
13. Deferred: not fully paid - account balance.....	XXX	XXX	56,048,016	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
<b>BONDS</b>				
Governments (Including all obligations guaranteed by governments)	1. United States.....1,447,670	.....1,462,737	.....1,447,238	.....1,443,403
	2. Canada.....	.....	.....	.....
	3. Other Countries.....	.....	.....	.....
	4. Totals.....1,447,670	.....1,462,737	.....1,447,238	.....1,443,403
States, Territories and Possessions (Direct and guaranteed)	5. United States.....797,262	.....1,030,331	.....796,094	.....800,000
	6. Canada.....	.....	.....	.....
	7. Other Countries.....	.....	.....	.....
	8. Totals.....797,262	.....1,030,331	.....796,094	.....800,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States.....296,841	.....377,086	.....293,826	.....300,000
	10. Canada.....	.....	.....	.....
	11. Other Countries.....	.....	.....	.....
	12. Totals.....296,841	.....377,086	.....293,826	.....300,000
Special Revenue and Special Assessment Obligations and all Non-guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	13. United States.....581,868	.....609,531	.....580,430	.....585,431
	14. Canada.....	.....	.....	.....
	15. Other Countries.....	.....	.....	.....
	16. Totals.....581,868	.....609,531	.....580,430	.....585,431
Public Utilities (unaffiliated)	17. United States.....23,435,443	.....23,334,344	.....23,567,032	.....23,892,000
	18. Canada.....	.....	.....	.....
	19. Other Countries.....	.....	.....	.....
	20. Totals.....23,435,443	.....23,334,344	.....23,567,032	.....23,892,000
Industrial and Miscellaneous and Credit Tenant Loans (Unaffiliated)	21. United States.....102,977,585	.....102,995,263	.....103,582,431	.....105,907,414
	22. Canada.....	.....	.....	.....
	23. Other Countries.....	.....	.....	.....
	24. Totals.....102,977,585	.....102,995,263	.....103,582,431	.....105,907,414
Parent, Subsidiaries and Affiliates	25. Totals.....	.....	.....	.....
	26. <b>Total Bonds</b> .....129,536,669	.....129,809,292	.....130,267,050	.....132,928,248
<b>PREFERRED STOCKS</b>				
Public Utilities (Unaffiliated)	27. United States.....1,600,000	.....1,614,720	.....1,600,000	.....
	28. Canada.....	.....	.....	.....
	29. Other Countries.....	.....	.....	.....
	30. Totals.....1,600,000	.....1,614,720	.....1,600,000	.....
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.....3,584,925	.....3,641,557	.....3,584,925	.....
	36. Canada.....	.....	.....	.....
	37. Other Countries.....	.....	.....	.....
	38. Totals.....3,584,925	.....3,641,557	.....3,584,925	.....
Parent, Subsidiaries and Affiliates	39. Totals.....	.....	.....	.....
	40. <b>Total Preferred Stocks</b> .....5,184,925	.....5,256,277	.....5,184,925	.....
<b>COMMON STOCKS</b>				
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.....1,214,596	.....1,214,596	.....1,975,011	.....
	50. Canada.....	.....	.....	.....
	51. Other Countries.....	.....	.....	.....
	52. Totals.....1,214,596	.....1,214,596	.....1,975,011	.....
Parent, Subsidiaries and Affiliates	53. Totals.....	.....	.....	.....
	54. <b>Total Common Stocks</b> .....1,214,596	.....1,214,596	.....1,975,011	.....
	55. <b>Total Stocks</b> .....6,399,520	.....6,470,873	.....7,159,936	.....
	56. <b>Total Bonds and Stocks</b> .....135,936,189	.....136,280,165	.....137,426,986	.....

(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.....	118,204,811		6. Foreign exchange adjustment:		
2. Cost of bonds and stocks acquired, Column 6, Part 3.....	33,692,130		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.....	(833,359)		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.....	(16,572)		7. Book/adjusted carrying value at end of current period.....		135,936,239
3.4 Column 10, Part 4.....	173,381	(676,550)	8. Total valuation allowance.....		
4. Total gain (loss), Column 14, Part 4.....	95,833		9. Subtotal (Lines 7 plus 8).....		135,936,239
5. Deduct consideration for bonds and stocks disposed of, Column 6, Part 4...	15,379,984		10. Total nonadmitted amounts.....		
			11. Statement value of bonds and stocks, current period.....		135,936,239

**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	400				
2. Alaska.....AK	NO		11,444			
3. Arizona.....AZ	NO	1,169	109,211			
4. Arkansas.....AR	NO	2,314			57	
5. California.....CA	NO	2,316	167,625		13	
6. Colorado.....CO	YES					
7. Connecticut.....CT	YES	24,766	138,202		250	
8. Delaware.....DE	NO		102,666			
9. District of Columbia.....DC	NO	4,110			25	
10. Florida.....FL	YES	9,506	233,827		27	
11. Georgia.....GA	NO	1,030	44,000			
12. Hawaii.....HI	NO		119,644			
13. Idaho.....ID	NO					
14. Illinois.....IL	YES	57,522	1,152,189		925	
15. Indiana.....IN	YES	28,807	25,200		279	
16. Iowa.....IA	NO	420	10			
17. Kansas.....KS	NO	638			90	
18. Kentucky.....KY	NO		14,000			
19. Louisiana.....LA	NO					
20. Maine.....ME	NO					
21. Maryland.....MD	NO	2,422	110,483			
22. Massachusetts.....MA	YES	2,669	125,576		7	
23. Michigan.....MI	YES	56,693	308,215		550	
24. Minnesota.....MN	YES	3,921	55,000		4	
25. Mississippi.....MS	NO					
26. Missouri.....MO	YES	2,971				
27. Montana.....MT	NO	30			6	
28. Nebraska.....NE	NO	400	20			
29. Nevada.....NV	NO					
30. New Hampshire.....NH	NO					
31. New Jersey.....NJ	YES	81,635	302,945		768	
32. New Mexico.....NM	NO		42,000			
33. New York.....NY	YES	65,697	126,309		447	
34. North Carolina.....NC	NO	420	287,280			
35. North Dakota.....ND	NO					
36. Ohio.....OH	YES	250,686	4,880,097		25,984	
37. Oklahoma.....OK	NO					
38. Oregon.....OR	NO	1,821			34	
39. Pennsylvania.....PA	YES	1,423,491	7,398,184		30,980	
40. Rhode Island.....RI	NO		6,737			
41. South Carolina.....SC	NO		500			
42. South Dakota.....SD	NO					
43. Tennessee.....TN	NO		45			
44. Texas.....TX	NO		69,859			
45. Utah.....UT	NO					
46. Vermont.....VT	NO		8,937			
47. Virginia.....VA	NO	1,254	204,200			
48. Washington.....WA	NO	2,569	212			
49. West Virginia.....WV	YES	5,621	38,555		53	
50. Wisconsin.....WI	YES	12,868	674,417		184	
51. Wyoming.....WY	NO	1,209				
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) 15		2,049,374	16,757,589	0	60,683	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	2,049,374	16,757,589	0	60,683	0
96. Plus Reinsurance Assumed.....	XXX					
97. Totals (All Business).....	XXX	2,049,374	16,757,589	0	60,683	0
98. Less Reinsurance Ceded.....	XXX					
99. Totals (All Business) less reinsurance ceded.....	XXX	2,049,374	16,757,589	(b) 0	60,683	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

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Holding Company System Annual Regulation Statement

FCSU - NAIC 56340  
A Fraternal benefit Society  
E.I.N. 34-0220550

Filed with the Insurance Department of the State of Ohio by JEDNOTA, INC. on behalf of the following insurer:

First Catholic Slovak Union  
6611 Rockside Road  
Independence, OH 44131-2398  
Domcile: Ohio

**94** September 29, 1986

Correspondence should be addressed:  
Mr. George Matta  
C/O: First Catholic Slovak Union  
6611 Rockside Road  
Independence, OH 44131-2398

Organizational Chart

JEDNOTA, INC. 100% owned by First Catholic Slovak Union, A Fraternal Benefit Society

Subsidiaries: JEDNOTA Properties  
JEDNOTA General  
JEDNOTA Communications