



LIFE INSURANCE

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56308

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		502,953
2. Annuity considerations.....		3,920,908
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		4,423,861
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		0
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		0
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		235,754
10. Matured endowments.....		
11. Annuity benefits.....		817,303
12. Surrender values, and withdrawals for life contracts.....		64,732
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		1,117,789

DETAILS OF WRITE-INS	
1301.	
1302.	
1303.	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1	2
	Number of Certificates	Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	100	235,754
Settled during current year:		
18.1 By payment in full.....	100	235,754
18.2 By payment on compromised claims.....		
18.3 Total paid.....	100	235,754
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	100	235,754
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	6,751	43,748,000
21. Issued during year.....	398	4,338,220
22. Other changes to in force (net).....	(479)	(3,858,050)
23. In force December 31, current year.....	6,670	44,228,170

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....	NONE				
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All Other.....					
25.6 Totals (sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Line 24 + 25.6).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF **KENTUCKY** DURING THE YEAR
 NAIC Group Code.....0 NAIC Society Code.....56308

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	4,187
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	4,187
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	5,637
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	5,637

DETAILS OF WRITE-INS	
1301.	
1302.	
1303.	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	4	5,637
Settled during current year:		
18.1 By payment in full.....	4	5,637
18.2 By payment on compromised claims.....		
18.3 Total paid.....	4	5,637
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	4	5,637
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	85	379,807
21. Issued during year.....	6	31,000
22. Other changes to in force (net).....	(12)	(57,637)
23. In force December 31, current year.....	79	353,170

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All Other.....					
25.6 Totals (sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Line 24 + 25.6).....	0	0	0	0	0

NONE



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56308

	1 Life and Annuities
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	
1. Life insurance.....	498,767
2. Annuity considerations.....	3,920,908
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	4,419,675
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	230,117
10. Matured endowments.....	
11. Annuity benefits.....	817,303
12. Surrender values, and withdrawals for life contracts.....	64,732
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	1,112,152

DETAILS OF WRITE-INS	
1301.	
1302.	
1303.	
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0
1399. Totals (Items 1301 thru 1303 plus 1398) (Line 13 above).....	0

	1 Number of Certificates	2 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	96	230,117
Settled during current year:		
18.1 By payment in full.....	96	230,117
18.2 By payment on compromised claims.....		
18.3 Total paid.....	96	230,117
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	96	230,117
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	6,666	43,368,193
21. Issued during year.....	392	4,307,220
22. Other changes to in force (net).....	(467)	(3,800,413)
23. In force December 31, current year.....	6,591	43,875,000

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 All Other.....					
25.6 Totals (sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Line 24 + 25.6).....	0	0	0	0	0

NONE

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	300,446
2. Current year's realized pre-tax capital gains/(losses) of \$.....0 transferred into the reserve net of taxes of \$.....0.....	20,275
3. Adjustment for current year's liability gains/(losses) released from the reserve.....
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	320,721
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	29,639
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	291,082

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2002.....	29,055	584		29,639
2. 2003.....	27,106	1,243		28,349
3. 2004.....	25,479	1,280		26,759
4. 2005.....	23,678	1,296		24,974
5. 2006.....	21,798	1,310		23,108
6. 2007.....	19,968	1,335		21,303
7. 2008.....	18,418	1,306		19,723
8. 2009.....	18,132	1,215		19,347
9. 2010.....	18,260	1,150		19,409
10. 2011.....	17,852	1,049		18,901
11. 2012.....	17,234	957		18,191
12. 2013.....	16,134	910		17,044
13. 2014.....	13,917	896		14,813
14. 2015.....	11,046	892		11,938
15. 2016.....	8,086	888		8,974
16. 2017.....	5,340	889		6,229
17. 2018.....	2,960	817		3,777
18. 2019.....	1,839	682		2,521
19. 2020.....	1,383	551		1,934
20. 2021.....	1,115	399		1,513
21. 2022.....	599	230		829
22. 2023.....	542	137		679
23. 2024.....	272	111		383
24. 2025.....	168	82		250
25. 2026.....	66	51		117
26. 2027.....		16		16
27. 2028.....				0
28. 2029.....				0
29. 2030.....				0
30. 2031.....				0
31. 2032 and Later.....				0
32. Total (Lines 1 to 31).....	300,446	20,275	0	320,721

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	204,113		204,113		34,847	34,847	238,960
2. Realized capital gains/(losses) net of taxes - General Account.....			0			0	0
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - general account.....			0			0	0
5. Unrealized capital gains/(losses) - Separate Accounts.....	(317,093)		(317,093)			0	(317,093)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	64,686		64,686			0	64,686
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	(48,294)	0	(48,294)	0	34,847	34,847	(13,447)
9. Maximum reserve.....	347,146		347,146		37,313	37,313	384,459
10. Reserve objective.....	246,346		246,346		37,313	37,313	283,659
11. 20% of (Line 10 minus Line 8).....	58,928	0	58,928	0	493	493	59,421
12. Balance before transfers (Lines 8 + 11).....	10,634	0	10,634	0	35,340	35,340	45,974
13. Transfers.....			0			0	XXX
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0			0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	10,634	0	10,634	0	35,340	35,340	45,974

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	14,062,919	XXX	XXX	14,062,919	0.0005	7,031	0.0015	21,094	0.0030	42,189
3	2	High quality.....	7,258,889	XXX	XXX	7,258,889	0.0020	14,518	0.0060	43,553	0.0100	72,589
4	3	Medium quality.....	1,050,381	XXX	XXX	1,050,381	0.0105	11,029	0.0280	29,411	0.0400	42,015
5	4	Low quality.....	134,160	XXX	XXX	134,160	0.0270	3,622	0.0630	8,452	0.0900	12,074
6	5	Lower quality.....	348,666	XXX	XXX	348,666	0.0670	23,361	0.1200	41,840	0.2000	69,733
7	6	In or near default.....	294,153	XXX	XXX	294,153	0.0000	0	0.3000	88,246	0.3000	88,246
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8) (Page 2, Line 1, Net admitted asset).....	23,149,168	XXX	XXX	23,149,168	XXX	59,561	XXX	232,596	XXX	326,846
PREFERRED STOCKS												
10	1	Highest quality.....	450,000	XXX	XXX	450,000	0.0020	900	0.0060	2,700	0.0090	4,050
11	2	High quality.....	650,000	XXX	XXX	650,000	0.0065	4,225	0.0170	11,050	0.0250	16,250
12	3	Medium quality.....		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
13	4	Low quality.....		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
14	5	Lower quality.....		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16) (Page 2, Line 2.1, Net admitted asset).....	1,100,000	XXX	XXX	1,100,000	XXX	5,125	XXX	13,750	XXX	20,300
SHORT-TERM BONDS												
18		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
20	2	High quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
21	3	Medium quality.....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
22	4	Low quality.....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
23	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)
 Basic Contribution, Reserve Objective and Maximum Reserve Calculations
 Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26		Exchange-traded.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
27	1	Highest quality.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
28	2	High quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
29	3	Medium quality.....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
30	4	Low quality.....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
31	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Lines 9 + 17 + 25 + 33).....	24,249,168	XXX	XXX	24,249,168	XXX	64,686	XXX	246,346	XXX	347,146
MORTGAGE LOANS												
In good standing:												
35		Farm mortgages.....			XXX	0	(a)	0	(a)	0	(a)	0
36		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential mortgages-all other.....			XXX	0	0.0013	0	0.0030	0	0.0050	0
38		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial mortgages-all other.....			XXX	0	(a)	0	(a)	0	(a)	0
40		In good standing with restructured terms.....			XXX	0	(b)	0	(b)	0	(b)	0
Overdue, not in process:												
41		Farm mortgages.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0060	0	0.0100	0
44		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
In process of foreclosure:												
46		Farm mortgages.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
47		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0200	0	0.0200	0
49		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
51		Total Schedule B mortgages (sum of Lines 35 through 50) (Page 2, Line 3, Net admitted asset).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52		Schedule DA mortgages.....			XXX	0	(c)	0	(c)	0	(c)	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 7.5% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations
Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated public.....		XXX	XXX	0	0.0000	0	(d)	0	(d)	0
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
3		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
Affiliated Investment Subsidiary:												
4		Fixed income exempt obligations.....				0	XXX		XXX		XXX	
5		Fixed income highest quality.....				0	XXX		XXX		XXX	
6		Fixed income high quality.....				0	XXX		XXX		XXX	
7		Fixed income medium quality.....				0	XXX		XXX		XXX	
8		Fixed income low quality.....				0	XXX		XXX		XXX	
9		Fixed income lower quality.....				0	XXX		XXX		XXX	
10		Fixed income in/near default.....				0	XXX		XXX		XXX	
11		Unaffiliated common stock public.....				0	0.0000	0	(d)	0	(d)	0
12		Unaffiliated common stock private.....				0	0.0000	0	0.2500	0	0.2500	0
13		Mortgage loans.....				0	(c)	0	(c)	0	(c)	0
14		Real estate.....				0	(e)	0.0750	(e)	0.0750	(e)	0.0750
15		Affiliated - certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated - all other.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
17		Total common stock (sum of Lines 1 through 16) (Page 2, Line 2.2, Net admitted asset).....	0	0	0	0	XXX	0	XXX	0	XXX	0
REAL ESTATE												
18		Home office property (general account only).....	497,500			497,500	0.0000	0	0.0750	37,313	0.0750	37,313
19		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
20		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
21		Total real estate (sum of Lines 18 through 20).....	497,500	0	0	497,500	XXX	0	XXX	37,313	XXX	37,313
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
24	2	High quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
25	3	Medium quality.....		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
26	4	Low quality.....		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
27	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
28	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30	1	Highest quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
31	2	High quality.....		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
32	3	Medium quality.....		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
33	4	Low quality.....		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
34	5	Lower quality.....		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
35	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
36		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37		Total with preferred stock characteristics (sum of Lines 30 through 36).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
38		Farm mortgages.....			XXX	0	(a) 0.0003	0	(a) 0.0006	0	(a) 0.0010	0
39		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
40		Residential mortgages-all other.....		XXX	XXX	0	0.0013	0	0.0030	0	0.0050	0
41		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
42		Commercial mortgages-all other.....			XXX	0	(a) 0.0003	0	(a) 0.0006	0	(a) 0.0010	0
43		In good standing with restructured terms.....			XXX	0	(b) 0.0003	0	(b) 0.0006	0	(b) 0.0010	0
Overdue, Not in Process:												
44		Farm mortgages.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
45		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
46		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0060	0	0.0100	0
47		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
48		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0915	0	0.1500	0
In Process of foreclosure:												
49		Farm mortgages.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
50		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
51		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0200	0	0.0200	0
52		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
53		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.2000	0	0.2000	0
54		Total with mortgage loan characteristics (sum of Lines 38 through 53).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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NONE

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
55		Unaffiliated public.....		XXX	XXX	0	0.0000	0	(d)	0	(d)	0
56		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
57		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
58		Affiliated certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
59		Affiliated other - all other.....		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
60		Total with common stock characteristics (sum of Lines 55 through 59).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
61		Home office property (general account only).....				0	0.0000	0	0.0750	0	0.0750	0
62		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
63		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
64		Total with real estate characteristics (Lines 61 through 63).....	0	0	0	0	XXX	0	XXX	0	XXX	0
ALL OTHER INVESTMENTS												
65		Other invested assets - Schedule BA.....		XXX		0	0.0000	0	0.2000	0	0.2000	0
66		Other short-term invested assets - Schedule DA.....		XXX		0	0.0000	0	0.2000	0	0.2000	0
67		Total all other (sum of Lines 65 + 66).....	0	XXX	0	0	XXX	0	XXX	0	XXX	0
68		Total other invested assets - Schedule BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67).....	0	0	0	0	XXX	0	XXX	0	XXX	0

NONE

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- (a) Times the company's experience adjustment factor (EAF).
- (b) Column 9 is the greater of 7.5% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.
- (c) Determined using the same factors and breakdowns used for directly owned mortgage loans.
- (d) Times the company's weighted average portfolio beta (Minimum .15, Maximum .30).
- (e) Determined using same factors and breakdowns used for directly owned real estate.

AVR-Equity Component (Cont.)
NONE

AVR-Equity Component (Cont.)
NONE

AVR-Replications (Synthetic) Assets
NONE

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	510,000
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(12,500)
2.2 Totals, Part 3, Column 7.....	
3. Cost of acquired (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)).....	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	
4.2 Totals, Part 3, Column 9.....	
5. Total profit (loss) on sales, Part 3, Column 14.....	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	
6.2 Totals, Part 3, Column 8.....	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	
8. Book/adjusted carrying value at end of current period.....	497,500
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	497,500
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	497,500

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....	
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount and mortgage interest points and commitment fees.....	
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	NONE
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	0
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	0
12. Total nonadmitted amounts.....	
13. Statement value of mortgages owned at end of current period.....	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount.....	
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	NONE
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	0
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	0
12. Total nonadmitted amounts.....	
13. Statement value of long-term invested assets at end of current period.....	0

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1.....						0	0.0				
1.2 Class 2.....						0	0.0				
1.3 Class 3.....						0	0.0				
1.4 Class 4.....						0	0.0				
1.5 Class 5.....						0	0.0				
1.6 Class 6.....						0	0.0				
1.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1.....	300,003			929,233		1,229,236	5.3	1,231,155	6.2	1,229,236	
2.2 Class 2.....						0	0.0				
2.3 Class 3.....						0	0.0				
2.4 Class 4.....						0	0.0				
2.5 Class 5.....						0	0.0				
2.6 Class 6.....						0	0.0				
2.7 Totals.....	300,003	0	0	929,233	0	1,229,236	5.3	1,231,155	6.2	1,229,236	0
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1.....						0	0.0				
3.2 Class 2.....						0	0.0				
3.3 Class 3.....						0	0.0				
3.4 Class 4.....						0	0.0				
3.5 Class 5.....						0	0.0				
3.6 Class 6.....						0	0.0				
3.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1.....						0	0.0				
4.2 Class 2.....						0	0.0				
4.3 Class 3.....						0	0.0				
4.4 Class 4.....						0	0.0				
4.5 Class 5.....						0	0.0				
4.6 Class 6.....						0	0.0				
4.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1.....						0	0.0				
5.2 Class 2.....						0	0.0				
5.3 Class 3.....						0	0.0				
5.4 Class 4.....						0	0.0				
5.5 Class 5.....						0	0.0				
5.6 Class 6.....						0	0.0				
5.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting Carrying Values By Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1.....		22,627		969,055	1,631,734	2,623,416	11.3	4,196,331	21.0	2,623,416	
6.2 Class 2.....		69,944		1,696,924	309,498	2,076,366	9.0	520,440	2.6	2,076,366	
6.3 Class 3.....				280,652		280,652	1.2	22,995	0.1	280,652	
6.4 Class 4.....						0	0.0				
6.5 Class 5.....						0	0.0				
6.6 Class 6.....					242,353	242,353	1.0	280,484	1.4	242,353	
6.7 Totals.....	0	92,571	0	2,946,631	2,183,585	5,222,787	22.6	5,020,250	25.2	5,222,787	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1.....		570,802	2,345,274	3,404,533	3,889,658	10,210,267	44.1	8,232,627	41.3	10,210,267	
7.2 Class 2.....	50,912	198,120	2,000,228	983,405	1,949,858	5,182,523	22.4	3,969,202	19.9	5,182,523	
7.3 Class 3.....			414,581	149,613	205,535	769,729	3.3	1,153,624	5.8	769,729	
7.4 Class 4.....					134,160	134,160	0.6			134,160	
7.5 Class 5.....				348,666		348,666	1.5	348,518	1.7	348,666	
7.6 Class 6.....			51,800			51,800	0.2			51,800	
7.7 Totals.....	50,912	768,922	4,811,883	4,886,217	6,179,211	16,697,145	72.1	13,703,971	68.7	16,697,145	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1.....						0	0.0				
8.2 Class 2.....						0	0.0				
8.3 Class 3.....						0	0.0				
8.4 Class 4.....						0	0.0				
8.5 Class 5.....						0	0.0				
8.6 Class 6.....						0	0.0				
8.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1.....						0	0.0				
9.2 Class 2.....						0	0.0				
9.3 Class 3.....						0	0.0				
9.4 Class 4.....						0	0.0				
9.5 Class 5.....						0	0.0				
9.6 Class 6.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1.....	300,003	593,429	2,345,274	5,302,821	5,521,392	14,062,919	60.7	XXX	XXX	14,062,919	0
10.2 Class 2.....	50,912	268,064	2,000,228	2,680,329	2,259,356	7,258,889	31.4	XXX	XXX	7,258,889	0
10.3 Class 3.....	0	0	414,581	430,265	205,535	1,050,381	4.5	XXX	XXX	1,050,381	0
10.4 Class 4.....	0	0	0	0	134,160	134,160	0.6	XXX	XXX	134,160	0
10.5 Class 5.....	0	0	0	348,666	0	(c) 348,666	1.5	XXX	XXX	348,666	0
10.6 Class 6.....	0	0	51,800	0	242,353	(c) 294,153	1.3	XXX	XXX	294,153	0
10.7 Totals.....	350,915	861,493	4,811,883	8,762,081	8,362,796	(b) 23,149,168	100.0	XXX	XXX	23,149,168	0
10.8 Line 10.7 as a % of Col. 6.....	1.5	3.7	20.8	37.9	36.1	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1.....	110,000	763,241	2,448,513	6,643,114	3,695,245	XXX	XXX	13,660,113	68.5	13,660,113	0
11.2 Class 2.....	37,000	49,996	1,509,857	1,246,463	1,646,326	XXX	XXX	4,489,642	22.5	4,489,642	0
11.3 Class 3.....	82,995	0	311,262	706,593	75,769	XXX	XXX	1,176,619	5.9	1,176,619	0
11.4 Class 4.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Class 5.....	0	0	0	348,518	0	XXX	XXX	(c) 348,518	1.7	348,518	0
11.6 Class 6.....	0	0	0	280,484	0	XXX	XXX	(c) 280,484	1.4	280,484	0
11.7 Totals.....	229,995	813,237	4,269,632	9,225,172	5,417,340	XXX	XXX	(b) 19,955,376	100.0	19,955,376	0
11.8 Line 11.7 as a % of Col. 8.....	1.2	4.1	21.4	46.2	27.1	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1.....	300,003	593,429	2,345,274	5,302,821	5,521,392	14,062,919	60.7	13,660,113	68.5	14,062,919	XXX
12.2 Class 2.....	50,912	268,064	2,000,228	2,680,329	2,259,356	7,258,889	31.4	4,489,642	22.5	7,258,889	XXX
12.3 Class 3.....	0	0	414,581	430,265	205,535	1,050,381	4.5	1,176,619	5.9	1,050,381	XXX
12.4 Class 4.....	0	0	0	0	134,160	134,160	0.6	0	0.0	134,160	XXX
12.5 Class 5.....	0	0	0	348,666	0	348,666	1.5	348,518	1.7	348,666	XXX
12.6 Class 6.....	0	0	51,800	0	242,353	294,153	1.3	280,484	1.4	294,153	XXX
12.7 Totals.....	350,915	861,493	4,811,883	8,762,081	8,362,796	23,149,168	100.0	19,955,376	100.0	23,149,168	XXX
12.8 Line 12.7 as a % of Col. 6.....	1.5	3.7	20.8	37.9	36.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	1.5	3.7	20.8	37.9	36.1	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

- (a) Includes \$.....0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$.....0 current year, \$.....0 prior year of bonds with Z designations and \$.....0 current year, \$.....0 prior year of bonds with Z* designation. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.
- (c) Includes \$.....0 current year, \$.....0 prior year of bonds with 5* designations and \$.....0 current year, \$.....0 prior year of bonds with 6* designation. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting Carrying Values By Major Type and Subtype of Issues

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Column 6 as a % of Line 10.7	Total from Column 6 Prior Year	% from Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments, Schedules D & DA (Group 1)											
1.1	Issuer Obligations.....						0	0.0				
1.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
1.7	Totals.....	0	0	0	0	0	0	0.0	0		0	0
2.	All Other Governments, Schedules D & DA (Group 2)											
2.1	Issuer Obligations.....	300,003			929,233		1,229,236	5.3	1,231,155	6.2	1,229,236	
2.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3	Defined.....						0	0.0				
2.4	Other.....						0	0.0				
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
2.5	Defined.....						0	0.0				
2.6	Other.....						0	0.0				
2.7	Totals.....	300,003	0	0	929,233	0	1,229,236	5.3	1,231,155	6.2	1,229,236	0
3.	States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1	Issuer Obligations.....						0	0.0				
3.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3	Defined.....						0	0.0				
3.4	Other.....						0	0.0				
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
3.5	Defined.....						0	0.0				
3.6	Other.....						0	0.0				
3.7	Totals.....	0	0	0	0	0	0	0.0	0		0	0
4.	Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1	Issuer Obligations.....						0	0.0				
4.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3	Defined.....						0	0.0				
4.4	Other.....						0	0.0				
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
4.5	Defined.....						0	0.0				
4.6	Other.....						0	0.0				
4.7	Totals.....	0	0	0	0	0	0	0.0	0		0	0
5.	Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1	Issuer Obligations.....						0	0.0				
5.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3	Defined.....						0	0.0				
5.4	Other.....						0	0.0				
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
5.5	Defined.....						0	0.0				
5.6	Other.....						0	0.0				
5.7	Totals.....	0	0	0	0	0	0	0.0	0		0	0

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations.....		92,571		2,946,631	2,183,585	5,222,787	22.6	5,020,250	25.2	5,222,787	
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined.....						0	0.0				
6.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined.....						0	0.0				
6.6 Other.....						0	0.0				
6.7 Totals.....	0	92,571	0	2,946,631	2,183,585	5,222,787	22.6	5,020,250	25.2	5,222,787	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations.....	50,912	768,922	4,811,883	4,886,217	6,179,211	16,697,145	72.1	13,703,971	68.7	16,697,145	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....						0	0.0				
7.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....						0	0.0				
7.6 Other.....						0	0.0				
7.7 Totals.....	50,912	768,922	4,811,883	4,886,217	6,179,211	16,697,145	72.1	13,703,971	68.7	16,697,145	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations.....						0	0.0				
8.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations.....						0	0.0				
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined.....						0	0.0				
9.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined.....						0	0.0				
9.6 Other.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
Distribution by Type											
10. Total Bonds Current Year											
10.1 Issuer Obligations.....	350,915	861,493	4,811,883	8,762,081	8,362,796	23,149,168	100.0	XXX	XXX	23,149,168	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals.....	350,915	861,493	4,811,883	8,762,081	8,362,796	23,149,168	100.0	XXX	XXX	23,149,168	0
10.8 Line 10.7 as a % of Col. 6.....	1.5	3.7	20.8	37.9	36.1	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations.....	229,995	813,237	4,269,632	9,225,172	5,417,340	XXX	XXX	19,955,376	100.0	19,955,376	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						XXX	XXX	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....						XXX	XXX	0	0.0		
11.4 Other.....						XXX	XXX	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....						XXX	XXX	0	0.0		
11.6 Other.....						XXX	XXX	0	0.0		
11.7 Totals.....	229,995	813,237	4,269,632	9,225,172	5,417,340	XXX	XXX	19,955,376	100.0	19,955,376	0
11.8 Line 11.7 as a % of Col. 8.....	1.2	4.1	21.4	46.2	27.1	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations.....	350,915	861,493	4,811,883	8,762,081	8,362,796	23,149,168	100.0	19,955,376	100.0	23,149,168	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0	0	0.0	0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....						0	0.0	0	0.0	0	XXX
12.4 Other.....						0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....						0	0.0	0	0.0	0	XXX
12.6 Other.....						0	0.0	0	0.0	0	XXX
12.7 Totals.....	350,915	861,493	4,811,883	8,762,081	8,362,796	23,149,168	100.0	19,955,376	100.0	23,149,168	XXX
12.8 Line 12.7 as a % of Col. 6.....	1.5	3.7	20.8	37.9	36.1	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	1.5	3.7	20.8	37.9	36.1	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations.....						0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....						0	0.0	0	0.0	XXX	0
13.4 Other.....						0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined.....						0	0.0	0	0.0	XXX	0
13.6 Other.....						0	0.0	0	0.0	XXX	0
13.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

**Sch. DA-Pt. 2-Verification of Short-Term Investments Between Years
NONE**

**Sch. DB-Pt.A-Verification Between Years
NONE**

**Sch. DB-Pt.B-Verification Between Years
NONE**

**Sch. DB-Pt.C-Verification Between Years
NONE**

**Sch. DB-Pt.D-Verification Between Years
NONE**

**Sch. DB-Pt.E-Verification
NONE**

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

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

**Sch. F
NONE**

**Sch. H-Pt. 1
NONE**

**Sch. H-Pt. 2
NONE**

**Sch. H-Pt. 3
NONE**

**Sch. H-Pt. 4
NONE**

**Sch. H-Pt. 5
NONE**

**Sch. S-Pt. 1-Sn. 1
NONE**

**Sch. S-Pt. 1-Sn. 2
NONE**

**Sch. S-Pt. 2
NONE**

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities

Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Amount In Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
General Account, Non-Affiliates													
61492.....	44-0188050.....	.01/01/1990	Business Men's assurance.....	Kansas City MO.....	CO/I.....	7,658,656	48,918	33,353	25,034				
61492.....	44-0188050.....	.01/01/1990	Business Men's assurance.....	Kansas City MO.....	YRT/I.....	3,282,281	8,633	15,225	10,729				
0299999	Total - General Account, Non-Affiliates.....					10,940,937	57,551	48,578	35,763	0	0	0	0
0399999	Total - General Account.....					10,940,937	57,551	48,578	35,763	0	0	0	0
0799999	Totals.....					10,940,937	57,551	48,578	35,763	0	0	0	0

Sch. S-Pt. 3-Sn. 2
NONE

Sch. S-Pt. 4
NONE

SCHEDULE S - PART 5

Five-Year Exhibit of Reinsurance Ceded Business
(000 Omitted)

	1 2002	2 2001	3 2000	4 1999	5 1998
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	36	22	34	24	19
2. Commissions and reinsurance expense allowances.....					10
3. Contract claims.....					
4. Surrender benefits and withdrawals for life contracts.....					
5. Refunds to members.....					
6. Reserve adjustments on reinsurance ceded.....					
7. Increase in aggregate reserves for life and accident and health contracts.....					
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....					
9. Aggregate reserves for life and accident and health contracts.....	58	49	40		
10. Liability for deposit-type contracts.....					
11. Contract claims unpaid.....					
12. Amounts recoverable on reinsurance.....					
13. Experience rating refunds due or unpaid.....					
14. Refunds to members (not included in Line 10).....					
15. Commissions and reinsurance expense allowances unpaid.....					
16. Unauthorized reinsurance offset.....					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F).....					
18. Letters of credit (L).....					
19. Trust agreements (T).....					
20. Other (O).....					

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 10).....	25,605,477		25,605,477
2. Reinsurance ceded (Line 11).....			0
3. Life & annuity premiums deferred & uncollected (Line 14).....			0
4. A&H premiums due and unpaid (Line 15).....			0
5. Net credit for ceded reinsurance.....	XXX		0
6. All other admitted assets (balance).....	489,374		489,374
7. Total assets excluding separate accounts (Line 22).....	26,094,851	0	26,094,851
8. Separate account assets (Line 23).....			0
9. Total assets (Line 24).....	26,094,851	0	26,094,851
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
10. Contract reserves (Lines 1 and 2).....	24,552,477		24,552,477
11. Liability for deposit-type contracts (Line 3).....	36,411		36,411
12. Claim reserves (Line 4).....	60,700		60,700
13. Member refunds/reserves (Lines 5 through 6).....			0
14. Premium & annuity considerations received in advance (Line 7).....	20,307		20,307
15. Other policy & contract liabilities (Line 8).....	291,082		291,082
16. Reinsurance in unauthorized companies (Line 21.2).....			0
17. Funds held under reinsurance with unauthorized reinsurance (Line 21.3).....		XXX	0
18. All other liabilities (balance).....	249,035		249,035
19. Total liabilities excluding Separate Accounts (Line 23).....	25,210,012	0	25,210,012
20. Separate Account liabilities (Line 24).....			0
21. Total liabilities (Line 25).....	25,210,012	0	25,210,012
22. Capital & surplus (Line 30).....	884,839	XXX	884,839
23. Total liabilities, capital & surplus (Line 31).....	26,094,851	0	26,094,851
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves.....	0		
25. Claim reserves.....	0		
26. Member refunds/reserves.....	0		
27. Premium & annuity considerations received in advance.....	0		
28. Liability for premium & other deposit funds.....	0		
29. Other policy & contract liabilities.....	0		
30. Reinsurance ceded assets.....	0		
31. Other ceded reinsurance recoverables.....	0		
32. Total ceded reinsurance recoverables.....	0		
33. Life & annuity premiums deferred & uncollected.....	0		
34. A&H premiums due and unpaid.....	0		
35. Reinsurance in unauthorized companies.....	0		
36. Other ceded reinsurance payables/offsets.....	0		
37. Total ceded reinsurance payables/offsets.....	0		
38. Total net credit for ceded reinsurance.....	0		

SCHEDULE Y (Continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 Federal ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
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NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

1. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
2. Will the SVO Compliance Certification be filed by March 1?
3. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
4. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
5. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?
6. Will an actuarial opinion be filed with this statement by March 1?
7. Will the Long-term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?

RESPONSES

NO
YES
NO
YES
NO
YES
NO

APRIL FILING

8. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
9. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?
10. Will Management's Discussion and Analysis be filed by April 1?
11. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
12. Will the Investment Risk Interrogatories be filed by April 1?

NO
NO
YES
NO
YES

JUNE FILING

13. Will an audited financial report be filed by June 1?
14. Will the Supplement to Valuation Report be filed by June 30?

YES
NO

EXPLANATIONS:

BAR CODE:



**Overflow Page-Portrait
NONE**

**Overflow Page-Landscape
NONE**