



# ANNUAL STATEMENT

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

## CZECH CATHOLIC UNION

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

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

Country of Domicile U.S.A.

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

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

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

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

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

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

(E-Mail Address) (Fax Number)

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

### OFFICERS

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

### VICE PRESIDENTS

LORETTA MORAVECEK PAULINE KVETON

### DIRECTORS OR TRUSTEES

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

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

The officers of this reporting entity being duly sworn, each depose and say that they are the above described officers of the said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

_____ (Signature) MARY ANN MAHONEY _____ (Printed Name) President	_____ (Signature) ELSIE T. MALEC _____ (Printed Name) Secretary	_____ (Signature) ELSIE T. MALEC _____ (Printed Name) Treasurer
--	--	--

Subscribed and sworn to before me this  
.....day of ....., 2003  
.....

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



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		10
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		10
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.....		1,952
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.....		1,952

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.....	1	1,952
Settled during current year:		
18.1 By payment in full.....	1	1,952
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	1,952
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	1,952
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	1	1,952
21. Issued during year.....		
22. Other changes to in force (net).....	(1)	(1,952)
23. In force December 31, current year.....	0	0

**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.....	<b>NONE</b>				
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 GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		87,408
2. Annuity considerations.....		73,303
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		160,711
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.....		190,000
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		190,000
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).....		190,000
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		216,520
10. Matured endowments.....		12,119
11. Annuity benefits.....		5,586
12. Surrender values, and withdrawals for life contracts.....		37,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		271,567

**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.....	72	228,639
Settled during current year:		
18.1 By payment in full.....	72	228,639
18.2 By payment on compromised claims.....		
18.3 Total paid.....	72	228,639
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	72	228,639
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	4,102	15,708,440
21. Issued during year.....	115	404,588
22. Other changes to in force (net).....	(125)	405,296
23. In force December 31, current year.....	4,092	16,518,324

**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.....	<b>NONE</b>				
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 IOWA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,390
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,390
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.....		10,436
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		10,436
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).....		10,436
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		7,746
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values, and withdrawals for life contracts.....		703
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		8,449

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.....	11	7,746
Settled during current year:		
18.1 By payment in full.....	11	7,746
18.2 By payment on compromised claims.....		
18.3 Total paid.....	11	7,746
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	11	7,746
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	232	746,214
21. Issued during year.....	5	23,300
22. Other changes to in force (net).....	(5)	25,921
23. In force December 31, current year.....	232	795,435

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Refunds Paid or Credited on Direct Business	Direct Losses Paid	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 ILLINOIS DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		11,672
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		11,672
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.....		40,777
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		40,777
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).....		40,777
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		59,140
10. Matured endowments.....		1,784
11. Annuity benefits.....		
12. Surrender values, and withdrawals for life contracts.....		6,870
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		67,794

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.....	17	60,924	
Settled during current year:			
18.1 By payment in full.....	17	60,924	
18.2 By payment on compromised claims.....			
18.3 Total paid.....	17	60,924	
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	17	60,924	
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	
POLICY EXHIBIT			
20. In force December 31, prior year.....	918	4,290,940	
21. Issued during year.....	15	48,100	
22. Other changes to in force (net).....	(35)	53,876	
23. In force December 31, current year.....	898	4,392,916	

**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.....	<b>NONE</b>				
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 MARYLAND DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	.....
2. Annuity considerations.....	.....
3. Deposit-type contract funds.....	.....
4. Other considerations.....	.....
5. Total (Lines 1 to 4).....	0
<b>DIRECT REFUNDS TO MEMBERS</b>	
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.....	341
6.4 Other.....	.....
6.5 Total (Sum of Lines 6.1 to 6.4).....	341
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).....	341
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	.....
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.....	0

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.....	.....	.....
Settled during current year:		
18.1 By payment in full.....	.....	.....
18.2 By payment on compromised claims.....	.....	.....
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....	.....	.....
18.5 Amount rejected.....	.....	.....
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	19	55,932
21. Issued during year.....	.....	.....
22. Other changes to in force (net).....	.....	1,135
23. In force December 31, current year.....	19	57,067

**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.....	<b>NONE</b>	.....	.....	.....	.....
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



**LIFE INSURANCE**

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	6,410
2. Annuity considerations.....	20,000
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	26,410
<b>DIRECT REFUNDS TO MEMBERS</b>	
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.....	4,148
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	4,148
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).....	4,148
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	17,163
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.....	17,163

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.....	5	17,163
Settled during current year:		
18.1 By payment in full.....	5	17,163
18.2 By payment on compromised claims.....		
18.3 Total paid.....	5	17,163
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	5	17,163
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	111	368,239
21. Issued during year.....	5	33,700
22. Other changes to in force (net).....	(4)	16,663
23. In force December 31, current year.....	112	418,602

**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 MINNESOTA DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	4,675
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	4,675
<b>DIRECT REFUNDS TO MEMBERS</b>	
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.....	4,937
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	4,937
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).....	4,937
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	1,819
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.....	1,819

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.....	1	1,819
Settled during current year:		
18.1 By payment in full.....	1	1,819
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	1,819
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	1,819
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	93	342,743
21. Issued during year.....	5	7,000
22. Other changes to in force (net).....	(2)	13,636
23. In force December 31, current year.....	96	363,379

**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 MISSOURI DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	3,290
2. Annuity considerations.....	15,000
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	18,290
<b>DIRECT REFUNDS TO MEMBERS</b>	
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.....	11,830
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	11,830
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).....	11,830
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	19,945
10. Matured endowments.....	1,784
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	5,924
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	27,653

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.....	7	21,729
Settled during current year:		
18.1 By payment in full.....	7	21,729
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	21,729
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	21,729
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	303	951,770
21. Issued during year.....	3	19,299
22. Other changes to in force (net).....	(18)	22,665
23. In force December 31, current year.....	288	993,734

**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 NEBRASKA DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	2,632
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	2,632
<b>DIRECT REFUNDS TO MEMBERS</b>	
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.....	9,351
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	9,351
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).....	9,351
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	3,541
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.....	3,541

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.....	1	3,541
Settled during current year:		
18.1 By payment in full.....	1	3,541
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	3,541
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	3,541
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	148	711,994
21. Issued during year.....	3	24,000
22. Other changes to in force (net).....	(2)	24,905
23. In force December 31, current year.....	149	760,899

**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 NEW YORK DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,402
2. Annuity considerations.....		
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,402
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.....		3,598
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		3,598
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).....		3,598
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
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.....		0

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.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	88	288,240
21. Issued during year.....	1	1,500
22. Other changes to in force (net).....	(2)	9,438
23. In force December 31, current year.....	87	299,178

**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.....	<b>NONE</b>				
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 OHIO DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		46,319
2. Annuity considerations.....		33,303
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		79,622
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.....		96,138
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		96,138
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).....		96,138
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		82,337
10. Matured endowments.....		5,987
11. Annuity benefits.....		5,586
12. Surrender values, and withdrawals for life contracts.....		14,933
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		108,843

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.....	28	88,324
Settled during current year:		
18.1 By payment in full.....	28	88,324
18.2 By payment on compromised claims.....		
18.3 Total paid.....	28	88,324
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	28	88,324
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	1,989	7,301,568
21. Issued during year.....	69	227,942
22. Other changes to in force (net).....	(40)	240,389
23. In force December 31, current year.....	2,018	7,769,899

**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 PENNSYLVANIA DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	5,189
2. Annuity considerations.....	5,000
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	10,189
<b>DIRECT REFUNDS TO MEMBERS</b>	
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.....	5,464
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	5,464
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).....	5,464
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	6,862
10. Matured endowments.....	2,564
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	3,983
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	13,409

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.....	7	9,426
Settled during current year:		
18.1 By payment in full.....	7	9,426
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	9,426
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	9,426
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	135	403,928
21. Issued during year.....	8	14,747
22. Other changes to in force (net).....	(8)	9,823
23. In force December 31, current year.....	135	428,498

**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 WISCONSIN DURING THE YEAR  
 NAIC Group Code.....0 NAIC Society Code.....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	419
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	419
<b>DIRECT REFUNDS TO MEMBERS</b>	
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.....	3,273
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	3,273
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).....	3,273
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	16,015
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	4,929
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	20,944

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.....	2	16,015
Settled during current year:		
18.1 By payment in full.....	2	16,015
18.2 By payment on compromised claims.....		
18.3 Total paid.....	2	16,015
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	2	16,015
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	65	244,920
21. Issued during year.....	1	5,000
22. Other changes to in force (net).....	(8)	(11,182)
23. In force December 31, current year.....	58	238,738

**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.....	.97
2. Current year's realized pre-tax capital gains/(losses) of \$.....0 transferred into the reserve net of taxes of \$.....0.....	.872
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).....	.969
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	(34)
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	1,003

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.....	(55)	21		(34)
2. 2003.....	(187)	45		(142)
3. 2004.....	(214)	48		(166)
4. 2005.....	(124)	51		(73)
5. 2006.....	100	55		155
6. 2007.....	199	59		258
7. 2008.....	160	63		223
8. 2009.....	119	68		187
9. 2010.....	72	72		145
10. 2011.....	26	78		104
11. 2012.....		84		84
12. 2013.....		78		78
13. 2014.....		64		64
14. 2015.....		46		46
15. 2016.....		30		30
16. 2017.....		10		10
17. 2018.....				0
18. 2019.....				0
19. 2020.....				0
20. 2021.....				0
21. 2022.....				0
22. 2023.....				0
23. 2024.....				0
24. 2025.....				0
25. 2026.....				0
26. 2027.....				0
27. 2028.....				0
28. 2029.....				0
29. 2030.....				0
30. 2031.....				0
31. 2032 and Later.....				0
32. Total (Lines 1 to 31).....	.96	.872	.0	.968

## 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.....	36,380		36,380	172,509	1,585	174,094	210,474
2. Realized capital gains/(losses) net of taxes - General Account.....			0	9,373		9,373	9,373
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - general account.....			0	(93,296)		(93,296)	(93,296)
5. Unrealized capital gains/(losses) - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	10,064		10,064			0	10,064
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	46,445	0	46,445	88,586	1,585	90,171	136,615
9. Maximum reserve.....	44,689		44,689	132,113	1,585	133,698	178,387
10. Reserve objective.....	27,193		27,193	132,113	1,585	133,698	160,890
11. 20% of (Line 10 minus Line 8).....	(3,850)	0	(3,850)	8,705	(0)	8,705	4,855
12. Balance before transfers (Lines 8 + 11).....	42,594	0	42,594	97,291	1,585	98,876	141,470
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).....	42,594	0	42,594	97,291	1,585	98,876	141,470

**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)
<b>LONG-TERM BONDS</b>												
1		Exempt obligations.....	777,198	XXX	XXX	777,198	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	5,153,473	XXX	XXX	5,153,473	0.0005	2,577	0.0015	7,730	0.0030	15,460
3	2	High quality.....	997,847	XXX	XXX	997,847	0.0020	1,996	0.0060	5,987	0.0100	9,978
4	3	Medium quality.....	188,758	XXX	XXX	188,758	0.0105	1,982	0.0280	5,285	0.0400	7,550
5	4	Low quality.....	130,000	XXX	XXX	130,000	0.0270	3,510	0.0630	8,190	0.0900	11,700
6	5	Lower quality.....		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
7	6	In or near default.....		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
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).....	7,247,276	XXX	XXX	7,247,276	XXX	10,064	XXX	27,193	XXX	44,689
<b>PREFERRED STOCKS</b>												
10	1	Highest quality.....		XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
11	2	High quality.....		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
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).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>SHORT-TERM BONDS</b>												
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)
<b>DERIVATIVE INSTRUMENTS</b>												
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).....	7,247,276	XXX	XXX	7,247,276	XXX	10,064	XXX	27,193	XXX	44,689
<b>MORTGAGE LOANS</b>												
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	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>COMMON STOCK</b>												
1		Unaffiliated public.....	440,377	XXX	XXX	440,377	0.0000	0	(d) 0.3000	132,113	(d) 0.3000	132,113
2		Unaffiliated private.....	0	XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
3		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
Affiliated Investment Subsidiary:												
4		Fixed income exempt obligations.....	0			0	XXX		XXX		XXX	
5		Fixed income highest quality.....	0			0	XXX		XXX		XXX	
6		Fixed income high quality.....	0			0	XXX		XXX		XXX	
7		Fixed income medium quality.....	0			0	XXX		XXX		XXX	
8		Fixed income low quality.....	0			0	XXX		XXX		XXX	
9		Fixed income lower quality.....	0			0	XXX		XXX		XXX	
10		Fixed income in/near default.....	0			0	XXX		XXX		XXX	
11		Unaffiliated common stock public.....	0			0	0.0000	0	(d) 0.3000	0	(d) 0.3000	0
12		Unaffiliated common stock private.....	0			0	0.0000	0	0.2500	0	0.2500	0
13		Mortgage loans.....	0			0	(c) 0.0000	0	(c) 0.0000	0	(c) 0.0000	0
14		Real estate.....	0			0	(e) 0.0000	0	(e) 0.0000	0	(e) 0.0000	0
15		Affiliated - certain other (see SVO Purposes and Procedures manual).....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated - all other.....	0	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).....	440,377	0	0	440,377	XXX	0	XXX	132,113	XXX	132,113
<b>REAL ESTATE</b>												
18		Home office property (general account only).....	21,128			21,128	0.0000	0	0.0750	1,585	0.0750	1,585
19		Investment properties.....	0			0	0.0000	0	0.0750	0	0.0750	0
20		Properties acquired in satisfaction of debt.....	0			0	0.0000	0	0.1100	0	0.1100	0
21		Total real estate (sum of Lines 18 through 20).....	21,128	0	0	21,128	XXX	0	XXX	1,585	XXX	1,585
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22		Exempt obligations.....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest quality.....	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
24	2	High quality.....	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
25	3	Medium quality.....	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
26	4	Low quality.....	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
27	5	Lower quality.....	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
28	6	In or near default.....	0	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)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS</b>												
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
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS</b>												
In Good Standing:												
38		Farm mortgages.....				0	(a)	0	(a)	0	(a)	0
39		Residential mortgages-insured or guaranteed.....				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.....				0	0.0003	0	0.0006	0	0.0010	0
42		Commercial mortgages-all other.....				0	(a)	0	(a)	0	(a)	0
43		In good standing with restructured terms.....				0	(b)	0	(b)	0	(b)	0
Overdue, Not in Process:												
44		Farm mortgages.....				0	0.0420	0	0.0915	0	0.1500	0
45		Residential mortgages-insured or guaranteed.....				0	0.0005	0	0.0012	0	0.0020	0
46		Residential mortgages-all other.....				0	0.0025	0	0.0060	0	0.0100	0
47		Commercial mortgages-insured or guaranteed.....				0	0.0005	0	0.0012	0	0.0020	0
48		Commercial mortgages-all other.....				0	0.0420	0	0.0915	0	0.1500	0
In Process of foreclosure:												
49		Farm mortgages.....				0	0.0000	0	0.2000	0	0.2000	0
50		Residential mortgages-insured or guaranteed.....				0	0.0000	0	0.0040	0	0.0040	0
51		Residential mortgages-all other.....				0	0.0000	0	0.0200	0	0.0200	0
52		Commercial mortgages-insured or guaranteed.....				0	0.0000	0	0.0040	0	0.0040	0
53		Commercial mortgages-all other.....				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)			
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK</b>															
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			
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE</b>															
61		Home office property (general account only).....		<b>NONE</b>			0	0.0000	0	0.0750	0	0.0750	0		
62		Investment properties.....					0	0.0000	0	0.0750	0	0.0750	0	0.0750	0
63		Properties acquired in satisfaction of debt.....					0	0.0000	0	0.1100	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
<b>ALL OTHER INVESTMENTS</b>															
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			

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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).....	21,128
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	
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.....	21,128
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	21,128
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	21,128

## 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.....	<b>NONE</b>
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.....	<b>NONE</b>
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)
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1.....	369,940	24,337	41,681	319,489	2,454,151	3,209,599	44.3	2,892,882	40.3	3,209,599	
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.....	369,940	24,337	41,681	319,489	2,454,151	3,209,599	44.3	2,892,882	40.3	3,209,599	0
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1.....						0	0.0				
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.....	0	0	0	0	0	0	0.0	0		0	0
<b>3. States, Territories and Possessions, etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
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
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
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
<b>5. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
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)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1.....	25,000	20,122		25,451	967,837	1,038,409	14.3	1,132,939	15.8	1,038,409	
6.2 Class 2.....	30,000	15,147		40,000	141,259	226,407	3.1	100,231	1.4	226,407	
6.3 Class 3.....						0	0.0				
6.4 Class 4.....		10,000				10,000	0.1			10,000	
6.5 Class 5.....						0	0.0				
6.6 Class 6.....						0	0.0				
6.7 Totals.....	55,000	45,269	0	65,451	1,109,097	1,274,816	17.6	1,233,169	17.2	1,274,816	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1.....	30,060	93,207	104,289	821,301	633,805	1,682,662	23.2	2,135,867	29.7	1,682,662	
7.2 Class 2.....	25,000	24,737	80,771	245,779	395,153	771,440	10.6	704,878	9.8	771,440	
7.3 Class 3.....				108,668	80,090	188,758	2.6	139,545	1.9	188,758	
7.4 Class 4.....	20,000		50,000	50,000		120,000	1.7	75,000	1.0	120,000	
7.5 Class 5.....						0	0.0				
7.6 Class 6.....						0	0.0				
7.7 Totals.....	75,060	117,944	235,060	1,225,748	1,109,048	2,762,861	38.1	3,055,290	42.5	2,762,861	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
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
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
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)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1.....	425,001	137,666	145,970	1,166,241	4,055,793	5,930,671	81.8	XXX	XXX	5,930,671	0
10.2 Class 2.....	55,000	39,884	80,771	285,779	536,413	997,847	13.8	XXX	XXX	997,847	0
10.3 Class 3.....	0	0	0	108,668	80,090	188,758	2.6	XXX	XXX	188,758	0
10.4 Class 4.....	20,000	10,000	50,000	50,000	0	130,000	1.8	XXX	XXX	130,000	0
10.5 Class 5.....	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 Class 6.....	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.7 Totals.....	500,001	187,550	276,741	1,610,688	4,672,295	(b) 7,247,275	100.0	XXX	XXX	7,247,275	0
10.8 Line 10.7 as a % of Col. 6.....	6.9	2.6	3.8	22.2	64.5	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1.....	54,976	563,972	189,200	1,631,828	3,721,712	XXX	XXX	6,161,688	85.8	6,161,688	0
11.2 Class 2.....	50,000	59,917	105,062	186,589	403,540	XXX	XXX	805,109	11.2	805,109	0
11.3 Class 3.....				108,850	30,694	XXX	XXX	139,545	1.9	139,545	0
11.4 Class 4.....			75,000			XXX	XXX	75,000	1.0	75,000	0
11.5 Class 5.....						XXX	XXX	(c) 0	0.0		0
11.6 Class 6.....						XXX	XXX	(c) 0	0.0		0
11.7 Totals.....	104,976	623,889	369,263	1,927,268	4,155,946	XXX	XXX	(b) 7,181,342	100.0	7,181,342	0
11.8 Line 11.7 as a % of Col. 8.....	1.5	8.7	5.1	26.8	57.9	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1.....	425,001	137,666	145,970	1,166,241	4,055,793	5,930,671	81.8	6,161,688	85.8	5,930,671	XXX
12.2 Class 2.....	55,000	39,884	80,771	285,779	536,413	997,847	13.8	805,109	11.2	997,847	XXX
12.3 Class 3.....				108,668	80,090	188,758	2.6	139,545	1.9	188,758	XXX
12.4 Class 4.....	20,000	10,000	50,000	50,000		130,000	1.8	75,000	1.0	130,000	XXX
12.5 Class 5.....					0	0	0.0	0	0.0	0	XXX
12.6 Class 6.....					0	0	0.0	0	0.0	0	XXX
12.7 Totals.....	500,001	187,550	276,741	1,610,688	4,672,295	7,247,275	100.0	7,181,342	100.0	7,247,275	XXX
12.8 Line 12.7 as a % of Col. 6.....	6.9	2.6	3.8	22.2	64.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	6.9	2.6	3.8	22.2	64.5	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1.....						0	0.0	0	0.0	XXX	0
13.2 Class 2.....						0	0.0	0	0.0	XXX	0
13.3 Class 3.....						0	0.0	0	0.0	XXX	0
13.4 Class 4.....						0	0.0	0	0.0	XXX	0
13.5 Class 5.....						0	0.0	0	0.0	XXX	0
13.6 Class 6.....						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
<b>1.</b>	<b>U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1	Issuer Obligations.....	369,348					369,348	5.1	368,855	5.1	369,348	
1.2	Single Class Mortgage-Backed/Asset-Backed Securities.....	592	24,337	41,681	319,489	2,454,151	2,840,251	39.2	2,524,027	35.1	2,840,251	
1.7	Totals.....	369,940	24,337	41,681	319,489	2,454,151	3,209,599	44.3	2,892,882	40.3	3,209,599	0
<b>2.</b>	<b>All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1	Issuer Obligations.....						0	0.0				
2.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
2.3	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: Defined.....						0	0.0				
2.4	Other.....						0	0.0				
2.5	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES: Defined.....						0	0.0				
2.6	Other.....						0	0.0				
2.7	Totals.....	0	0	0	0	0	0	0.0	0		0	0
<b>3.</b>	<b>States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1	Issuer Obligations.....						0	0.0				
3.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
3.3	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: Defined.....						0	0.0				
3.4	Other.....						0	0.0				
3.5	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES: Defined.....						0	0.0				
3.6	Other.....						0	0.0				
3.7	Totals.....	0	0	0	0	0	0	0.0	0		0	0
<b>4.</b>	<b>Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1	Issuer Obligations.....						0	0.0				
4.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
4.3	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: Defined.....						0	0.0				
4.4	Other.....						0	0.0				
4.5	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES: Defined.....						0	0.0				
4.6	Other.....						0	0.0				
4.7	Totals.....	0	0	0	0	0	0	0.0	0		0	0
<b>5.</b>	<b>Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1	Issuer Obligations.....						0	0.0				
5.2	Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
5.3	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES: Defined.....						0	0.0				
5.4	Other.....						0	0.0				
5.5	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES: 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
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations.....	55,000	45,269		65,451	1,109,097	1,274,816	17.6	1,233,169	17.2	1,274,816	
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.....	55,000	45,269	0	65,451	1,109,097	1,274,816	17.6	1,233,169	17.2	1,274,816	0
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations.....	75,060	117,944	235,060	1,225,748	1,109,048	2,762,861	38.1	3,055,290	42.5	2,762,861	
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.....	75,060	117,944	235,060	1,225,748	1,109,048	2,762,861	38.1	3,055,290	42.5	2,762,861	0
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations.....						0	0.0				
8.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
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

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
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations.....	499,408	163,213	235,060	1,291,199	2,218,145	4,407,025	60.8	XXX	XXX	4,407,025	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	592	24,337	41,681	319,489	2,454,151	2,840,251	39.2	XXX	XXX	2,840,251	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.....	500,001	187,550	276,741	1,610,688	4,672,295	7,247,275	100.0	XXX	XXX	7,247,275	0
10.8 Line 10.7 as a % of Col. 6.....	6.9	2.6	3.8	22.2	64.5	100.0	XXX	XXX	XXX	100.0	0.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations.....	104,976	587,894	310,062	1,640,646	2,013,737	XXX	XXX	4,657,315	64.9	4,657,315	XXX
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....		35,995	59,200	286,622	2,142,209	XXX	XXX	2,524,027	35.1	2,524,027	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....						XXX	XXX	0	0.0		XXX
11.4 Other.....						XXX	XXX	0	0.0		XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....						XXX	XXX	0	0.0		XXX
11.6 Other.....						XXX	XXX	0	0.0		XXX
11.7 Totals.....	104,976	623,889	369,263	1,927,268	4,155,946	XXX	XXX	7,181,342	100.0	7,181,342	0
11.8 Line 11.7 as a % of Col. 8.....	1.5	8.7	5.1	26.8	57.9	XXX	XXX	100.0	XXX	100.0	0.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations.....	499,408	163,213	235,060	1,291,199	2,218,145	4,407,025	60.8	4,657,315	64.9	4,407,025	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	592	24,337	41,681	319,489	2,454,151	2,840,251	39.2	2,524,027	35.1	2,840,251	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.....	500,001	187,550	276,741	1,610,688	4,672,295	7,247,275	100.0	7,181,342	100.0	7,247,275	XXX
12.8 Line 12.7 as a % of Col. 6.....	6.9	2.6	3.8	22.2	64.5	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	6.9	2.6	3.8	22.2	64.5	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
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**

**Sch. S-Pt. 3-Sn. 1  
NONE**

**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
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts.....					
2. Commissions and reinsurance expense allowances.....					
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>B. BALANCE SHEET ITEMS</b>					
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.....					
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.....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
17. Funds deposited by and withheld from (F).....					
18. Letters of credit (L).....					
19. Trust agreements (T).....					
20. Other (O).....					

**NONE**

**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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 10).....	9,327,949		9,327,949
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).....	63,922		63,922
7. Total assets excluding separate accounts (Line 22).....	9,391,871	0	9,391,871
8. Separate account assets (Line 23).....			0
9. Total assets (Line 24).....	9,391,871	0	9,391,871
<b>LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)</b>			
10. Contract reserves (Lines 1 and 2).....	6,033,138		6,033,138
11. Liability for deposit-type contracts (Line 3).....			0
12. Claim reserves (Line 4).....	40,838		40,838
13. Member refunds/reserves (Lines 5 through 6).....	125,000		125,000
14. Premium & annuity considerations received in advance (Line 7).....			0
15. Other policy & contract liabilities (Line 8).....	1,003		1,003
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).....	146,346		146,346
19. Total liabilities excluding Separate Accounts (Line 23).....	6,346,325	0	6,346,325
20. Separate Account liabilities (Line 24).....			0
21. Total liabilities (Line 25).....	6,346,325	0	6,346,325
22. Capital & surplus (Line 30).....	3,045,546	XXX	3,045,546
23. Total liabilities, capital & surplus (Line 31).....	9,391,871	0	9,391,871
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
24. Contract reserves.....	0		0
25. Claim reserves.....	0		0
26. Member refunds/reserves.....	0		0
27. Premium & annuity considerations received in advance.....	0		0
28. Liability for premium & other deposit funds.....	0		0
29. Other policy & contract liabilities.....	0		0
30. Reinsurance ceded assets.....	0		0
31. Other ceded reinsurance recoverables.....	0		0
32. Total ceded reinsurance recoverables.....	0		0
33. Life & annuity premiums deferred & uncollected.....	0		0
34. A&H premiums due and unpaid.....	0		0
35. Reinsurance in unauthorized companies.....	0		0
36. Other ceded reinsurance payables/offsets.....	0		0
37. Total ceded reinsurance payables/offsets.....	0		0
38. Total net credit for ceded reinsurance.....	0		0

**SCHEDULE Y (Continued)**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)

**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?

**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?

**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?

**RESPONSES**

NO
YES
NO
YES
NO
YES
NO
NO
NO
YES
NO
YES
NO
YES
YES
NO

**EXPLANATIONS:**

**BAR CODE:**



**Overflow Page-Portrait  
NONE**

**Overflow Page-Landscape  
NONE**



# LONG-TERM CARE INSURANCE EXHIBIT, SUPPLEMENT TO THE DECEMBER 31, 2002 FRATERNAL ORDER ANNUAL STATEMENT

Of the .....CZECH CATHOLIC UNION.....a Fraternal Benefit Society  
 Address (City, State and Zip Code).....CLEVELAND OH 44127  
 NAIC Group Code.....0      NAIC Company Code.....56324

To be filed on or before March 1

	1 Total	Ordinary			5 Accident and Health	6 Other
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts		
<b>Part A for the Current Year</b>						
1. Premiums and Annuity Considerations (Page 6, Line 1):						
1.0 Statement.....	350,711	277,408	73,303			
1.1 Long-Term Care Benefit Component.....	0					
2. Death Benefits (Page 6, Line 10):						
2.0 Statement.....	227,668	227,668				
2.1 Applied to Provide Long-Term Care Benefits.....	0					
3. Matured Endowments (Page 6, Line 11):						
3.0 Statement.....	19,772	19,772				
3.1 Applied to Provide Long-Term Care Benefits.....	0					
4. Annuity and Old-Age Benefits (Page 6, Line 12):						
4.0 Statement.....	5,586		5,586			
4.1 Applied to Provide Long-Term Care Benefits.....	0					
5. Disability Accident and Health Benefits Including Premiums Waived (Page 6, Line 13):						
5.0 Statement.....	0					
5.1 Long-Term Care Benefit Component.....	0					
6. Surrender Benefits (Page 6, Line 14):						
6.0 Statement.....	37,342	37,342				
6.1 Applied to Provide Long-Term Care Benefits.....	0					
<b>Part B as of December 31, Current Year</b>						
1. Aggregate Reserves for Life Certificates and Annuity Contracts (Page 7, Line 15):						
1.0 Statement.....	6,033,138	5,565,712	467,426			
1.1 Long-Term Care Benefit Component.....	0					
2. Active Life Reserves for Accident and Health Insurance Certificates (Page 15, Exhibit 9, Line 8):						
2.0 Statement.....	0					
2.1 Long-Term Care Benefit Component.....	0					
3. Deposit Funds (Page 15, Exhibit 10, Line 14):						
3.0 Statement.....	0					
3.1 Long-Term Care Benefit Component.....	0					