



ANNUAL STATEMENT

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

First Catholic Slovak Ladies Association Of The U.S.A.

NAIC Group Code.....	NAIC Company Code..... 56332	Employer's ID Number..... 34-0220540
(Current Period) (Prior Period)		
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	
Country of Domicile U S A		
Incorporated..... October 20, 1899	Commenced Business..... January 1, 1892	
Statutory Home Office	24950 Chagrin Boulevard Beachwood OH 44122-5634 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	24950 Chagrin Boulevard Beachwood OH 44122-5634 <i>(Street and Number) (City or Town, State and Zip Code)</i>	800-464-4642 <i>(Area Code) (Telephone Number)</i>
Mail Address	24950 Chagrin Boulevard Beachwood OH 44122-5634 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	24950 Chagrin Boulevard Beachwood OH 44122-5634 <i>(Street and Number) (City or Town, State and Zip Code)</i>	800-464-4642 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	WWW.FCCLA.COM	
Statement Contact	Robert Louis Jones <i>(Name)</i>	800-464-4642-117 <i>(Area Code) (Telephone Number) (Extension)</i>
	<i>(E-Mail Address)</i>	216-464-9260 <i>(Fax Number)</i>
Policyowner Relations Contact	..... <i>(Street and Number) (City or Town, State and Zip Code)</i>	<i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President Mary Ann Sabol Johaneck	Treasurer John Martin Janovec
Secretary Irene Joan Drotleff	Actuary BRUCE & BRUCE COMPANY

VICE PRESIDENTS

Carolyn Marie Bazik	Rosemary A Mlinarich	Linda M Killeen	Horovitz, Rudoy & Roteman Accountants
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DIRECTORS OR TRUSTEES

Rev. Joseph R Grosko	Mary Ann Sabol Johaneck	Irene Joan Drotleff	John Martin Janovec
Carolyn Marie Bazik	Rosemary Mlinarich	Linda M Killeen	Monica M Anthony
Elizabeth Yurechko	Dorothy Urbanowicz	Bernadette J Demechko	Virginia Holmes
Dolores J Soska			

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 Sabol Johaneck _____ (Printed Name) President	_____ (Signature) Irene Joan Drotleff _____ (Printed Name) Secretary	_____ (Signature) John Martin Janovec _____ (Printed Name) Treasurer
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Subscribed and sworn to before me this
.....day of, 2003

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



LIFE INSURANCE

DIRECT BUSINESS IN

DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

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
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.....		
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

NONE

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.....			
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		0	0

NONE

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 COLORADO DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		1,197
2. Annuity considerations.....		
3. Deposit-type contract funds.....		150
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,347
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		895
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		263
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,158
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).....		1,158
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		1,549
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.....		1,549

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.....	1	1,549
17. Incurred during current year.....	1	1,250
Settled during current year:		
18.1 By payment in full.....	1	1,549
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	1,549
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	1,549
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,250
POLICY EXHIBIT		
20. In force December 31, prior year.....	144	478,103
21. Issued during year.....		
22. Other changes to in force (net).....	1	5,829
23. In force December 31, current year.....	145	483,932

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 CONNECTICUT DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		46,180
2. Annuity considerations.....		31,000
3. Deposit-type contract funds.....		826
4. Other considerations.....		
5. Total (Lines 1 to 4).....		78,006
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		4,409
6.2 Applied to pay renewal premiums.....		3
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		3,197
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		7,609
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).....		7,609
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		14,818
10. Matured endowments.....		3,892
11. Annuity benefits.....		
12. Surrender values, and withdrawals for life contracts.....		1,975
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		20,685

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.....	3	3,252
17. Incurred during current year.....	20	20,833
Settled during current year:		
18.1 By payment in full.....	18	18,710
18.2 By payment on compromised claims.....		
18.3 Total paid.....	18	18,710
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	18	18,710
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	5,375
POLICY EXHIBIT		
20. In force December 31, prior year.....	570	2,897,212
21. Issued during year.....	18	110,000
22. Other changes to in force (net).....	(29)	(19,410)
23. In force December 31, current year.....	559	2,987,802

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 FLORIDA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		14,193
2. Annuity considerations.....		4,444
3. Deposit-type contract funds.....		177
4. Other considerations.....		
5. Total (Lines 1 to 4).....		18,814
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		287
6.2 Applied to pay renewal premiums.....		63
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		728
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,078
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).....		1,078
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		
10. Matured endowments.....		
11. Annuity benefits.....		4,161
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.....		4,161

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.....	3		8,519
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).....	3		8,519
POLICY EXHIBIT			
20. In force December 31, prior year.....	172		1,084,885
21. Issued during year.....	4		18,000
22. Other changes to in force (net).....	(1)		9,187
23. In force December 31, current year.....	175		1,112,072

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 GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		4,089,874
2. Annuity considerations.....		26,550,731
3. Deposit-type contract funds.....		215,194
4. Other considerations.....		
5. Total (Lines 1 to 4).....		30,855,799
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		604,519
6.2 Applied to pay renewal premiums.....		1,861
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		508,973
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,115,353
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).....		1,115,353
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		2,166,783
10. Matured endowments.....		127,294
11. Annuity benefits.....		4,577,233
12. Surrender values, and withdrawals for life contracts.....		484,987
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		7,356,297

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.....	270	519,198
17. Incurred during current year.....	1,656	2,231,168
Settled during current year:		
18.1 By payment in full.....	1,669	2,290,747
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1,669	2,290,747
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1,669	2,290,747
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	257	459,619
POLICY EXHIBIT		
20. In force December 31, prior year.....	96,407	524,510,911
21. Issued during year.....	1,943	17,055,040
22. Other changes to in force (net).....	(2,139)	3,194,050
23. In force December 31, current year.....	96,211	544,760,001

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 ILLINOIS DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		355,431
2. Annuity considerations.....		2,381,495
3. Deposit-type contract funds.....		15,260
4. Other considerations.....		
5. Total (Lines 1 to 4).....		2,752,186
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		58,526
6.2 Applied to pay renewal premiums.....		167
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		65,111
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		123,804
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).....		123,804
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		217,155
10. Matured endowments.....		1,875
11. Annuity benefits.....		326,812
12. Surrender values, and withdrawals for life contracts.....		48,710
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		594,552

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.....	23	49,173
17. Incurred during current year.....	146	207,002
Settled during current year:		
18.1 By payment in full.....	142	219,030
18.2 By payment on compromised claims.....		
18.3 Total paid.....	142	219,030
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	142	219,030
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	27	37,145
POLICY EXHIBIT		
20. In force December 31, prior year.....	11,244	59,959,999
21. Issued during year.....	181	1,477,000
22. Other changes to in force (net).....	(209)	600,893
23. In force December 31, current year.....	11,216	62,037,892

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 INDIANA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		202,150
2. Annuity considerations.....		1,399,741
3. Deposit-type contract funds.....		9,569
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,611,460
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		40,780
6.2 Applied to pay renewal premiums.....		65
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		32,765
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		73,610
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).....		73,610
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		126,391
10. Matured endowments.....		2,149
11. Annuity benefits.....		183,244
12. Surrender values, and withdrawals for life contracts.....		26,273
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		338,057

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.....	6	13,969
17. Incurred during current year.....	76	123,071
Settled during current year:		
18.1 By payment in full.....	76	128,540
18.2 By payment on compromised claims.....		
18.3 Total paid.....	76	128,540
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	76	128,540
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	8,500
POLICY EXHIBIT		
20. In force December 31, prior year.....	6,948	37,744,732
21. Issued during year.....	108	1,336,000
22. Other changes to in force (net).....	(128)	39,166
23. In force December 31, current year.....	6,928	39,119,898

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 KANSAS DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		17,433
2. Annuity considerations.....		136,118
3. Deposit-type contract funds.....		1,075
4. Other considerations.....		
5. Total (Lines 1 to 4).....		154,626
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		2,203
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		2,192
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		4,395
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).....		4,395
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		5,821
10. Matured endowments.....		
11. Annuity benefits.....		3,239
12. Surrender values, and withdrawals for life contracts.....		2,631
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		11,691

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.....	1	1,540
17. Incurred during current year.....	4	4,781
Settled during current year:		
18.1 By payment in full.....	4	5,821
18.2 By payment on compromised claims.....		
18.3 Total paid.....	4	5,821
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	4	5,821
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	500
POLICY EXHIBIT		
20. In force December 31, prior year.....	493	2,892,173
21. Issued during year.....	6	52,000
22. Other changes to in force (net).....	(8)	(18,218)
23. In force December 31, current year.....	491	2,925,955

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 MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

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
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.....		
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

NONE

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.....			
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		0	0

NONE

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 MARYLAND DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,080
2. Annuity considerations.....		3,782
3. Deposit-type contract funds.....		120
4. Other considerations.....		
5. Total (Lines 1 to 4).....		6,982
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		788
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		990
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,778
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).....		1,778
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		1,588
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.....		1,588

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.....	3	1,588
Settled during current year:		
18.1 By payment in full.....	3	1,588
18.2 By payment on compromised claims.....		
18.3 Total paid.....	3	1,588
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	3	1,588
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	135	681,357
21. Issued during year.....	2	10,000
22. Other changes to in force (net).....	(6)	23,956
23. In force December 31, current year.....	131	715,313

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 MICHIGAN DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		51,025
2. Annuity considerations.....		362,400
3. Deposit-type contract funds.....		2,761
4. Other considerations.....		
5. Total (Lines 1 to 4).....		416,186
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		9,294
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		6,304
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		15,598
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).....		15,598
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		20,640
10. Matured endowments.....		1,933
11. Annuity benefits.....		6,514
12. Surrender values, and withdrawals for life contracts.....		21,559
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		50,646

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.....	5	6,313
17. Incurred during current year.....	23	20,385
Settled during current year:		
18.1 By payment in full.....	24	22,573
18.2 By payment on compromised claims.....		
18.3 Total paid.....	24	22,573
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	24	22,573
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	4,125
POLICY EXHIBIT		
20. In force December 31, prior year.....	1,301	5,535,798
21. Issued during year.....	22	177,000
22. Other changes to in force (net).....	(57)	(109,401)
23. In force December 31, current year.....	1,266	5,603,397

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 MINNESOTA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

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
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.....		
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

NONE

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.....			
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		0	0

NONE

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....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		13,450
2. Annuity considerations.....		
3. Deposit-type contract funds.....		827
4. Other considerations.....		
5. Total (Lines 1 to 4).....		14,277
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		3,633
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		1,333
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		4,966
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).....		4,966
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		8,468
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values, and withdrawals for life contracts.....		3,075
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		11,543

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.....	12	11,468
Settled during current year:		
18.1 By payment in full.....	9	8,468
18.2 By payment on compromised claims.....		
18.3 Total paid.....	9	8,468
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	9	8,468
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	3,000
POLICY EXHIBIT		
20. In force December 31, prior year.....	448	1,282,532
21. Issued during year.....	5	32,000
22. Other changes to in force (net).....	(25)	(11,021)
23. In force December 31, current year.....	428	1,303,511

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 MONTANA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,705
2. Annuity considerations.....		
3. Deposit-type contract funds.....		15
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,720
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		155
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).....		155
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).....		155
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		3,705
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.....		3,705

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.....	1	769
17. Incurred during current year.....	3	2,936
Settled during current year:		
18.1 By payment in full.....	4	375
18.2 By payment on compromised claims.....		
18.3 Total paid.....	4	375
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	4	375
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	3,330
POLICY EXHIBIT		
20. In force December 31, prior year.....	13	29,375
21. Issued during year.....	1	5,000
22. Other changes to in force (net).....	(3)	(3,125)
23. In force December 31, current year.....	11	31,250

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 NEW JERSEY DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		138,527
2. Annuity considerations.....		905,302
3. Deposit-type contract funds.....		5,889
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,049,718
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		23,424
6.2 Applied to pay renewal premiums.....		72
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		16,235
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		39,731
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).....		39,731
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		94,006
10. Matured endowments.....		9,608
11. Annuity benefits.....		81,271
12. Surrender values, and withdrawals for life contracts.....		10,778
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		195,663

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.....	14	25,199
17. Incurred during current year.....	64	93,299
Settled during current year:		
18.1 By payment in full.....	66	103,614
18.2 By payment on compromised claims.....		
18.3 Total paid.....	66	103,614
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	66	103,614
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	14,884
POLICY EXHIBIT		
20. In force December 31, prior year.....	3,138	17,413,384
21. Issued during year.....	65	563,000
22. Other changes to in force (net).....	(97)	221,631
23. In force December 31, current year.....	3,106	18,198,015

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 NEW YORK DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		41,013
2. Annuity considerations.....		142,820
3. Deposit-type contract funds.....		1,605
4. Other considerations.....		
5. Total (Lines 1 to 4).....		185,438
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		8,682
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		6,617
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		15,299
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).....		15,299
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		14,811
10. Matured endowments.....		4,200
11. Annuity benefits.....		40,408
12. Surrender values, and withdrawals for life contracts.....		3,172
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		62,591

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.....		3	3,993
17. Incurred during current year.....		27	18,768
Settled during current year:			
18.1 By payment in full.....		26	19,011
18.2 By payment on compromised claims.....			
18.3 Total paid.....		26	19,011
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....		26	19,011
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....		4	3,750
POLICY EXHIBIT			
20. In force December 31, prior year.....		1,083	6,201,800
21. Issued during year.....		15	113,000
22. Other changes to in force (net).....		(41)	(66,838)
23. In force December 31, current year.....		1,057	6,247,962

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 OHIO DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		1,319,063
2. Annuity considerations.....		10,419,589
3. Deposit-type contract funds.....		121,947
4. Other considerations.....		
5. Total (Lines 1 to 4).....		11,860,599
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		204,347
6.2 Applied to pay renewal premiums.....		647
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		154,709
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		359,703
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).....		359,703
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		766,928
10. Matured endowments.....		58,109
11. Annuity benefits.....		2,195,871
12. Surrender values, and withdrawals for life contracts.....		184,526
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		3,205,434

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.....	120	207,671
17. Incurred during current year.....	559	787,882
Settled during current year:		
18.1 By payment in full.....	592	825,037
18.2 By payment on compromised claims.....		
18.3 Total paid.....	592	825,037
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	592	825,037
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	87	170,516
POLICY EXHIBIT		
20. In force December 31, prior year.....	30,881	175,200,982
21. Issued during year.....	629	5,192,040
22. Other changes to in force (net).....	(440)	743,992
23. In force December 31, current year.....	31,070	181,137,014

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 PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		1,769,298
2. Annuity considerations.....		10,092,384
3. Deposit-type contract funds.....		52,360
4. Other considerations.....		
5. Total (Lines 1 to 4).....		11,914,042
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		236,233
6.2 Applied to pay renewal premiums.....		844
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		205,165
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		442,242
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).....		442,242
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		816,813
10. Matured endowments.....		43,641
11. Annuity benefits.....		1,589,334
12. Surrender values, and withdrawals for life contracts.....		176,271
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		2,626,059

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.....	90	199,790
17. Incurred during current year.....	679	856,514
Settled during current year:		
18.1 By payment in full.....	669	860,454
18.2 By payment on compromised claims.....		
18.3 Total paid.....	669	860,454
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	669	860,454
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	100	195,850
POLICY EXHIBIT		
20. In force December 31, prior year.....	37,616	200,167,863
21. Issued during year.....	837	7,584,000
22. Other changes to in force (net).....	(1,025)	1,685,219
23. In force December 31, current year.....	37,428	209,437,082

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.....	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 WASHINGTON DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

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
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.....		
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

NONE

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.....			
21. Issued during year.....			
22. Other changes to in force (net).....			
23. In force December 31, current year.....		0	0

NONE

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....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		108,073
2. Annuity considerations.....		671,656
3. Deposit-type contract funds.....		2,232
4. Other considerations.....		
5. Total (Lines 1 to 4).....		781,961
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		9,521
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		12,258
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		21,779
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).....		21,779
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		73,032
10. Matured endowments.....		1,887
11. Annuity benefits.....		146,379
12. Surrender values, and withdrawals for life contracts.....		4,249
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		225,547

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.....	2	4,485
17. Incurred during current year.....	35	72,684
Settled during current year:		
18.1 By payment in full.....	34	74,919
18.2 By payment on compromised claims.....		
18.3 Total paid.....	34	74,919
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	34	74,919
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	2,250
POLICY EXHIBIT		
20. In force December 31, prior year.....	2,001	12,468,978
21. Issued during year.....	49	381,000
22. Other changes to in force (net).....	(66)	105,679
23. In force December 31, current year.....	1,984	12,955,657

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 WEST VIRGINIA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		2,879
2. Annuity considerations.....		
3. Deposit-type contract funds.....		211
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,090
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		1,159
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		532
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		1,691
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).....		1,691
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		1,058
10. Matured endowments.....		
11. Annuity benefits.....		
12. Surrender values, and withdrawals for life contracts.....		1,768
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		2,826

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.....	1	1,495
17. Incurred during current year.....	1	188
Settled during current year:		
18.1 By payment in full.....	1	1,058
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	1,058
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	1,058
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	625
POLICY EXHIBIT		
20. In force December 31, prior year.....	142	278,419
21. Issued during year.....	1	5,000
22. Other changes to in force (net).....	(3)	(2,669)
23. In force December 31, current year.....	140	280,750

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 WYOMING DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56332

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		3,177
2. Annuity considerations.....		
3. Deposit-type contract funds.....		170
4. Other considerations.....		
5. Total (Lines 1 to 4).....		3,347
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		183
6.2 Applied to pay renewal premiums.....		
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		574
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		757
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).....		757
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	2
	Number of Certificates	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.....	78	193,319
21. Issued during year.....		
22. Other changes to in force (net).....	(2)	(10,820)
23. In force December 31, current year.....	76	182,499

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	.522,775
2. Current year's realized pre-tax capital gains/(losses) of \$....63,823 transferred into the reserve net of taxes of \$.....0.....	63,824
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).....	.586,599
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	74,180
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	.512,419

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.....	70,854	3,326		74,180
2. 2003.....	66,917	4,745		71,662
3. 2004.....	60,664	2,608		63,272
4. 2005.....	51,854	2,826		54,680
5. 2006.....	43,858	3,010		46,868
6. 2007.....	37,025	3,261		40,286
7. 2008.....	29,673	3,333		33,006
8. 2009.....	24,423	3,241		27,664
9. 2010.....	21,373	3,188		24,561
10. 2011.....	18,545	3,095		21,640
11. 2012.....	15,964	3,026		18,990
12. 2013.....	14,025	2,897		16,922
13. 2014.....	12,673	2,727		15,400
14. 2015.....	11,312	2,547		13,859
15. 2016.....	10,001	2,383		12,384
16. 2017.....	8,883	2,176		11,059
17. 2018.....	7,192	1,952		9,144
18. 2019.....	5,478	1,733		7,211
19. 2020.....	4,364	1,514		5,878
20. 2021.....	3,182	1,241		4,423
21. 2022.....	1,895	967		2,862
22. 2023.....	894	856		1,750
23. 2024.....	715	924		1,639
24. 2025.....	480	976		1,456
25. 2026.....	301	1,061		1,362
26. 2027.....	175	1,130		1,305
27. 2028.....	56	1,061		1,117
28. 2029.....		856		856
29. 2030.....		633		633
30. 2031.....		394		394
31. 2032 and Later.....		137		137
32. Total (Lines 1 to 31).....	.522,775	63,824	0	.586,599

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.....	1,390,365		1,390,365	343,019	107,700	450,719	1,841,084
2. Realized capital gains/(losses) net of taxes - General Account.....	(30,000)		(30,000)	70		70	(29,930)
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - general account.....	(1,031,405)		(1,031,405)	(153,374)		(153,374)	(1,184,779)
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.....	641,027		641,027			0	641,027
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	969,987	0	969,987	189,715	107,700	297,415	1,267,402
9. Maximum reserve.....	2,808,487		2,808,487	312,359	99,996	412,355	3,220,842
10. Reserve objective.....	1,787,723		1,787,723	312,359	99,996	412,355	2,200,078
11. 20% of (Line 10 minus Line 8).....	163,547	0	163,547	24,529	(1,541)	22,988	186,535
12. Balance before transfers (Lines 8 + 11).....	1,133,534	0	1,133,534	214,243	106,159	320,403	1,453,937
13. Transfers.....			0			0	XXX
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0		(6,163)	(6,163)	(6,163)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	1,133,534	0	1,133,534	214,243	99,996	314,240	1,447,774

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.....	7,687,399	XXX	XXX	7,687,399	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	183,232,830	XXX	XXX	183,232,830	0.0005	91,616	0.0015	274,849	0.0030	549,698
3	2	High quality.....	75,350,293	XXX	XXX	75,350,293	0.0020	150,701	0.0060	452,102	0.0100	753,503
4	3	Medium quality.....	19,799,954	XXX	XXX	19,799,954	0.0105	207,900	0.0280	554,399	0.0400	791,998
5	4	Low quality.....	4,073,519	XXX	XXX	4,073,519	0.0270	109,985	0.0630	256,632	0.0900	366,617
6	5	Lower quality.....	486,274	XXX	XXX	486,274	0.0670	32,580	0.1200	58,353	0.2000	97,255
7	6	In or near default.....	227,168	XXX	XXX	227,168	0.0000	0	0.3000	68,150	0.3000	68,150
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).....	290,857,437	XXX	XXX	290,857,437	XXX	592,782	XXX	1,664,485	XXX	2,627,221
PREFERRED STOCKS												
10	1	Highest quality.....	2,590,200	XXX	XXX	2,590,200	0.0020	5,180	0.0060	15,541	0.0090	23,312
11	2	High quality.....	3,639,904	XXX	XXX	3,639,904	0.0065	23,659	0.0170	61,878	0.0250	90,998
12	3	Medium quality.....	850,768	XXX	XXX	850,768	0.0185	15,739	0.0400	34,031	0.0600	51,046
13	4	Low quality.....	51,750	XXX	XXX	51,750	0.0400	2,070	0.0880	4,554	0.1350	6,986
14	5	Lower quality.....	18,775	XXX	XXX	18,775	0.0850	1,596	0.1600	3,004	0.2500	4,694
15	6	In or near default.....	14,100	XXX	XXX	14,100	0.0000	0	0.3000	4,230	0.3000	4,230
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).....	7,165,497	XXX	XXX	7,165,497	XXX	48,245	XXX	123,238	XXX	181,265
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).....	298,022,934	XXX	XXX	298,022,934	XXX	641,027	XXX	1,787,723	XXX	2,808,487
MORTGAGE LOANS												
In good standing:												
35		Farm mortgages.....			XXX	0	(a) 0.0063	0	(a) 0.0140	0	(a) 0.0225	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) 0.0063	0	(a) 0.0140	0	(a) 0.0225	0
40		In good standing with restructured terms.....			XXX	0	(b) 0.2800	0	(b) 0.6200	0	(b) 1.0000	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) XXX	0	(c) XXX	0	(c) XXX	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)
COMMON STOCK												
1		Unaffiliated public.....	1,561,793	XXX	XXX	1,561,793	0.0000	0	(d).....0.2000	312,359	(d).....0.2000	312,359
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			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).....0.2000	0	(d).....0.2000	0
12		Unaffiliated common stock private.....	0			0	0.0000	0	.....0.2500	0	.....0.2500	0
13		Mortgage loans.....	0			0	(c).....	0	(c).....	0	(c).....	0
14		Real estate.....	0			0	(e).....	0	(e).....	0	(e).....	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).....	1,561,793	0	0	1,561,793	XXX	0	XXX	312,359	XXX	312,359
REAL ESTATE												
18		Home office property (general account only).....	1			1	0.0000	0	.....0.0750	0	.....0.0750	0
19		Investment properties.....	1,333,279			1,333,279	0.0000	0	.....0.0750	99,996	.....0.0750	99,996
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).....	1,333,280	0	0	1,333,280	XXX	0	XXX	99,996	XXX	99,996
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
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)
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) 0.0063	0	(a) 0.0140	0	(a) 0.0225	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) 0.0063	0	(a) 0.0140	0	(a) 0.0225	0
43		In good standing with restructured terms.....			XXX	0	(b) 0.2800	0	(b) 0.6200	0	(b) 1.0000	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

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) 0.2000	0	(d) 0.2000	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

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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.

ASSET VALUATION RESERVE (continued)

Basic Contributions, Reserve Objective and Maximum Reserve Calculations

Replications (Synthetic) Assets

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
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NONE

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	1,436,001
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(102,720)
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.....	1,333,281
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	1,333,281
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	1,333,281

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.....	155,152
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.....	5,972
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.....	149,180
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	149,180
12. Total nonadmitted amounts.....	149,180
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.....	1,088,964	2,145,664	1,596,383	2,377,243	479,144	7,687,398	2.6	11,854,198	4.6	7,687,399	
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.....	1,088,964	2,145,664	1,596,383	2,377,243	479,144	7,687,398	2.6	11,854,198	4.6	7,687,399	0
2. All Other Governments, Schedules D & DA (Group 2)											
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
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.....					3	3	0.0	3		3	
3.7 Totals.....	0	0	0	0	3	3	0.0	3		3	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.....	14,800,043	14,337,228	14,555,574	18,046,588	756,207	62,495,640	21.5	77,294,337	30.1	62,495,639	
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.....	14,800,043	14,337,228	14,555,574	18,046,588	756,207	62,495,640	21.5	77,294,337	30.1	62,495,639	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.....	.....	.....2,548,763	.....1,500,000	.....1,299,522	.....9,343,279	.....14,691,564	.....5.1	.....14,032,510	.....5.5	.....14,691,564	.....
6.2 Class 2.....	.....827,707	.....349,762	.....476,759	.....525,000	.....5,460,139	.....7,639,367	.....2.6	.....10,996,154	.....4.3	.....7,639,366	.....
6.3 Class 3.....	.....	.....	.....504,515	.....1,414,512	.....761,054	.....2,680,081	.....0.9	.....	.....	.....2,680,081	.....
6.4 Class 4.....	.....50,016	.....50,000	.....2,042,202	.....	.....	.....2,142,218	.....0.7	.....	.....	.....2,142,218	.....
6.5 Class 5.....	.....	.....	.....	.....	.....	.....0	.....0.0	.....	.....	.....	.....
6.6 Class 6.....	.....	.....	.....	.....	.....121,600	.....121,600	.....0.0	.....235,000	.....0.1	.....121,600	.....
6.7 Totals.....	.....877,723	.....2,948,525	.....4,523,476	.....3,239,034	.....15,686,072	.....27,274,830	.....9.4	.....25,263,664	.....9.8	.....27,274,829	.....0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1.....	.....2,110,546	.....3,204,226	.....8,424,007	.....30,431,688	.....61,875,160	.....106,045,627	.....36.5	.....67,511,449	.....26.3	.....106,045,627	.....
7.2 Class 2.....	.....804,973	.....10,072,514	.....17,308,918	.....19,458,314	.....20,066,208	.....67,710,927	.....23.3	.....62,400,302	.....24.3	.....67,710,927	.....
7.3 Class 3.....	.....479,946	.....2,515,655	.....3,842,142	.....5,878,866	.....4,403,264	.....17,119,873	.....5.9	.....11,312,558	.....4.4	.....17,119,873	.....
7.4 Class 4.....	.....	.....	.....	.....716,000	.....1,215,302	.....1,931,302	.....0.7	.....1,085,000	.....0.4	.....1,931,302	.....
7.5 Class 5.....	.....	.....44,000	.....442,274	.....	.....	.....486,274	.....0.2	.....135,000	.....0.1	.....486,274	.....
7.6 Class 6.....	.....	.....	.....	.....	.....105,565	.....105,565	.....0.0	.....	.....	.....105,565	.....
7.7 Totals.....	.....3,395,465	.....15,836,395	.....30,017,341	.....56,484,868	.....87,665,499	.....193,399,568	.....66.5	.....142,444,309	.....55.5	.....193,399,568	.....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.....	17,999,553	22,235,881	26,075,964	52,155,041	72,453,790	190,920,229	65.6	XXX	XXX	190,920,229	0
10.2 Class 2.....	1,632,680	10,422,276	17,785,677	19,983,314	25,526,347	75,350,294	25.9	XXX	XXX	75,350,293	0
10.3 Class 3.....	479,946	2,515,655	4,346,657	7,293,378	5,164,318	19,799,954	6.8	XXX	XXX	19,799,954	0
10.4 Class 4.....	50,016	50,000	2,042,202	716,000	1,215,302	4,073,520	1.4	XXX	XXX	4,073,520	0
10.5 Class 5.....	0	44,000	442,274	0	0	(c) 486,274	0.2	XXX	XXX	486,274	0
10.6 Class 6.....	0	0	0	0	227,168	(c) 227,168	0.1	XXX	XXX	227,168	0
10.7 Totals.....	20,162,195	35,267,812	50,692,774	80,147,733	104,586,925	(b) 290,857,439	100.0	XXX	XXX	290,857,438	0
10.8 Line 10.7 as a % of Col. 6.....	6.9	12.1	17.4	27.6	36.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1.....	17,061,070	27,539,195	34,766,348	64,374,339	26,951,543	XXX	XXX	170,692,495	66.5	170,692,494	0
11.2 Class 2.....	544,765	6,210,773	26,048,947	15,683,131	24,908,840	XXX	XXX	73,396,456	28.6	73,396,455	0
11.3 Class 3.....	799,544	1,975,491	2,853,920	3,702,393	1,981,210	XXX	XXX	11,312,558	4.4	11,312,558	0
11.4 Class 4.....			44,000	1,041,000		XXX	XXX	1,085,000	0.4	1,085,000	0
11.5 Class 5.....		110,000	25,000			XXX	XXX	(c) 135,000	0.1	135,000	0
11.6 Class 6.....				235,000	3	XXX	XXX	(c) 235,003	0.1	235,003	0
11.7 Totals.....	18,405,379	35,835,459	63,738,215	85,035,863	53,841,596	XXX	XXX	(b) 256,856,512	100.0	256,856,510	0
11.8 Line 11.7 as a % of Col. 8.....	7.2	14.0	24.8	33.1	21.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1.....	17,999,553	22,235,881	26,075,963	52,155,041	72,453,790	190,920,228	65.6	170,692,494	66.5	190,920,228	XXX
12.2 Class 2.....	1,632,680	10,422,276	17,785,677	19,983,314	25,526,346	75,350,293	25.9	73,396,455	28.6	75,350,293	XXX
12.3 Class 3.....	479,946	2,515,655	4,346,657	7,293,379	5,164,317	19,799,954	6.8	11,312,558	4.4	19,799,954	XXX
12.4 Class 4.....	50,016	50,000	2,042,202	716,000	1,215,302	4,073,520	1.4	1,085,000	0.4	4,073,520	XXX
12.5 Class 5.....		44,000	442,274			486,274	0.2	135,000	0.1	486,274	XXX
12.6 Class 6.....					227,168	227,168	0.1	235,003	0.1	227,168	XXX
12.7 Totals.....	20,162,195	35,267,812	50,692,773	80,147,734	104,586,923	290,857,437	100.0	256,856,510	100.0	290,857,437	XXX
12.8 Line 12.7 as a % of Col. 6.....	6.9	12.1	17.4	27.6	36.0	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	12.1	17.4	27.6	36.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
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
1.	U.S. Governments, Schedules D & DA (Group 1)											
1.1	Issuer Obligations.....		199,506	298,652			498,158	0.2	697,902	0.3	498,158	
1.2	Single Class Mortgage-Backed/Asset-Backed Securities.....	1,088,964	1,946,158	1,297,731	2,377,243	479,144	7,189,240	2.5	11,156,295	4.3	7,189,240	
1.7	Totals.....	1,088,964	2,145,664	1,596,383	2,377,243	479,144	7,687,398	2.6	11,854,197	4.6	7,687,398	0
2.	All Other Governments, Schedules D & DA (Group 2)											
2.1	Issuer Obligations.....						0	0.0				
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.....	0	0	0	0	0	0	0.0	0		0	0
3.	States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1	Issuer Obligations.....					3	3	0.0	3		3	
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	3	3	0.0	3		3	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.....	15,000	40,000	505,394	10,051	500,000	1,070,445	0.4	1,058,694	0.4	1,070,445	
5.2	Single Class Mortgage-Backed/Asset-Backed Securities.....	16,664	31,684	18,121	27,129		93,598	0.0	169,732	0.1	93,598	
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3	Defined.....	14,412,781	13,914,438	13,697,712	17,578,880	230,600	59,834,411	20.6	74,569,789	29.0	59,834,410	
5.4	Other.....	355,598	351,107	334,348	430,527	25,607	1,497,187	0.5	1,496,121	0.6	1,497,186	
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
5.5	Defined.....						0	0.0				
5.6	Other.....						0	0.0				
5.7	Totals.....	14,800,043	14,337,229	14,555,575	18,046,587	756,207	62,495,641	21.5	77,294,336	30.1	62,495,639	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.....	877,723	2,948,524	4,523,476	3,239,034	15,686,072	27,274,829	9.4	25,263,663	9.8	27,274,829	
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.....	877,723	2,948,524	4,523,476	3,239,034	15,686,072	27,274,829	9.4	25,263,663	9.8	27,274,829	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations.....	3,395,465	15,836,395	30,017,341	56,484,868	87,665,498	193,399,567	66.5	142,444,309	55.5	193,399,567	
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.....	3,395,465	15,836,395	30,017,341	56,484,868	87,665,498	193,399,567	66.5	142,444,309	55.5	193,399,567	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

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
10. Total Bonds Current Year											
10.1 Issuer Obligations.....	4,288,188	19,024,425	35,344,863	59,733,953	103,851,573	222,243,002	76.4	XXX	XXX	222,243,002	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	1,105,628	1,977,842	1,315,852	2,404,372	479,144	7,282,838	2.5	XXX	XXX	7,282,838	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	14,412,781	13,914,438	13,697,712	17,578,880	230,600	59,834,411	20.6	XXX	XXX	59,834,410	0
10.4 Other.....	355,598	351,107	334,348	430,527	25,607	1,497,187	0.5	XXX	XXX	1,497,186	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.....	20,162,195	35,267,812	50,692,775	80,147,732	104,586,924	290,857,438	100.0	XXX	XXX	290,857,436	0
10.8 Line 10.7 as a % of Col. 6.....	6.9	12.1	17.4	27.6	36.0	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations.....	3,653,940	12,963,019	43,029,679	58,355,227	51,462,706	XXX	XXX	169,464,571	66.0	169,464,572	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	1,602,297	3,110,677	2,006,725	3,546,121	1,060,209	XXX	XXX	11,326,029	4.4	11,326,028	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....	12,895,719	19,388,856	18,346,812	22,677,727	1,260,676	XXX	XXX	74,569,790	29.0	74,569,789	0
11.4 Other.....	253,423	372,907	354,998	456,787	58,006	XXX	XXX	1,496,121	0.6	1,496,121	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals.....	18,405,379	35,835,459	63,738,214	85,035,862	53,841,597	XXX	XXX	256,856,511	100.0	256,856,510	0
11.8 Line 11.7 as a % of Col. 8.....	7.2	14.0	24.8	33.1	21.0	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations.....	4,288,188	19,024,426	35,344,863	59,733,953	103,851,572	222,243,002	76.4	169,464,572	66.0	222,243,002	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	1,105,628	1,977,842	1,315,852	2,404,372	479,144	7,282,838	2.5	11,326,028	4.4	7,282,838	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....	14,412,781	13,914,438	13,697,712	17,578,880	230,600	59,834,411	20.6	74,569,789	29.0	59,834,411	XXX
12.4 Other.....	355,598	351,107	334,348	430,527	25,607	1,497,187	0.5	1,496,121	0.6	1,497,187	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals.....	20,162,195	35,267,813	50,692,775	80,147,732	104,586,923	290,857,438	100.0	256,856,510	100.0	290,857,438	XXX
12.8 Line 12.7 as a % of Col. 6.....	6.9	12.1	17.4	27.6	36.0	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	12.1	17.4	27.6	36.0	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other.....	0	0	0	0	0	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	0.0	0	0.0	XXX	0
13.6 Other.....	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

**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.....	.01/01/1989	BUSINESS MEN'S ASSURANCE.....	KANSAS CITY, MO.....	YRT/I.....	1,039,906			3,780				
61492.....	44-0188050.....	.06/01/1992	BUSINESS MEN'S ASSURANCE.....	KANSAS CITY, MO.....	CO/I.....	4,943,000			15,087				
0299999.	Total - General Account, Non-Affiliates.....					5,982,906	0	0	18,867	0	0	0	0
0399999.	Total - General Account.....					5,982,906	0	0	18,867	0	0	0	0
0799999.	Totals.....					5,982,906	0	0	18,867	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.....	19	18	18	15	16
2. Commissions and reinsurance expense allowances.....		2	2	2	2
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.....					
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).....	324,342,137		324,342,137
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).....	4,785,628		4,785,628
7. Total assets excluding separate accounts (Line 22).....	329,127,765	.0	329,127,765
8. Separate account assets (Line 23).....			.0
9. Total assets (Line 24).....	329,127,765	.0	329,127,765
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
10. Contract reserves (Lines 1 and 2).....	243,614,000		243,614,000
11. Liability for deposit-type contracts (Line 3).....	2,737,169		2,737,169
12. Claim reserves (Line 4).....	456,290		456,290
13. Member refunds/reserves (Lines 5 through 6).....	2,000,000		2,000,000
14. Premium & annuity considerations received in advance (Line 7).....	579,676		579,676
15. Other policy & contract liabilities (Line 8).....	512,419		512,419
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).....	3,618,895		3,618,895
19. Total liabilities excluding Separate Accounts (Line 23).....	253,518,449	.0	253,518,449
20. Separate Account liabilities (Line 24).....			.0
21. Total liabilities (Line 25).....	253,518,449	.0	253,518,449
22. Capital & surplus (Line 30).....	75,609,324	XXX	75,609,324
23. Total liabilities, capital & surplus (Line 31).....	329,127,773	.0	329,127,773
NET CREDIT FOR CEDED REINSURANCE			
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 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
YES
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
YES

EXPLANATIONS:

BAR CODE:



Overflow Page for Write-Ins

Additional Write-ins for Liabilities:

	1 Current Year	2 Prior Year
2204. PROVISION FOR INDIGENT MEMBER FUND.....	100,000	100,000
2205. THERESA SAJAN & OTHER.....	130,391	130,391
2297. Summary of remaining write-ins for Line 22.....	230,391	230,391

Additional Write-ins for Cash Flow:

	1 Current Year	2 Prior Year
0704. Increase In Employees' Withholding Taxes.....		
0705. Decrease in Cookbook Inventory.....		
0706. BRANCH FUNDS.....	22,970	27,828
0797. Summary of remaining write-ins for Line 7.....	22,970	27,828

Additional Write-ins for Exhibit 2:

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 Aggregate of All Other Lines of Business			
09.304 CONVENTION.....					120,000	120,000
09.305 DONATION, GIFTS & FLOWERS.....					210,952	210,952
09.306 MEMBER AWARDS.....					47,450	47,450
09.307 BRANCH MEMBERSHIP.....					741,223	741,223
09.308 SCHOLARSHIPS.....					137,375	137,375
09.309 POST MORTEM BENEFITS.....					527,945	527,945
09.310 GIC CREDIT.....					411,210	411,210
09.311 FRATERNAL ACTIVITIES.....					50,485	50,485
09.397 Summary of remaining write-ins for Line 9.3.....	0	0	0	0	2,246,640	2,246,640

Additional Write-ins for Exhibit 9:

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) or Decrease
0504. Other Assets.....	12,275	14,265	1,990
0597. Summary of remaining write-ins for Line 5.....	12,275	14,265	1,990

Overflow Page for Write-Ins



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

Of theFirst Catholic Slovak Ladies Association Of The U.S.A.....a Fraternal Benefit Society

Address (City, State and Zip Code).....Beachwood OH 44122-5634

NAIC Group Code.....0 NAIC Company Code.....56332

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		
Part A for the Current Year						
1. Premiums and Annuity Considerations (Page 6, Line 1):						
1.0 Statement.....	30,911,080	4,360,349	26,550,731			
1.1 Long-Term Care Benefit Component.....	0					
2. Death Benefits (Page 6, Line 10):						
2.0 Statement.....	2,103,874	2,103,874				
2.1 Applied to Provide Long-Term Care Benefits.....	0					
3. Matured Endowments (Page 6, Line 11):						
3.0 Statement.....	127,294	127,294				
3.1 Applied to Provide Long-Term Care Benefits.....	0					
4. Annuity and Old-Age Benefits (Page 6, Line 12):						
4.0 Statement.....	4,577,233		4,577,233			
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.....	484,988	484,988				
6.1 Applied to Provide Long-Term Care Benefits.....	0					
Part B as of December 31, Current Year						
1. Aggregate Reserves for Life Certificates and Annuity Contracts (Page 7, Line 15):						
1.0 Statement.....	243,614,000	106,928,000	136,686,000			
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					



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....

NAIC Group Code.....0
 Address (City, State and Zip Code).....
 Person Completing This Exhibit.....
 Title.....

NAIC Company Code.....56332

Telephone Number.....

1 Compliance with OBRA	2 Policy Form Number	3 Standardized Medicare Supplement Benefit Plan	4 Medicare Select	5 Plan Characteristics	6 Date Approved	7 Date Approval Withdrawn	8 Date Last Amended	9 Date Closed	10 NONE Policy Marketing Trade Name	11 Premiums Earned	Policies Issued Through 1999			Policies Issued in 2000, 2001 & 2002			
											12 Incurring Claims		14 Number of Covered Lives	15 Premiums Earned	16 Incurring Claims		18 Number of Covered Lives
											Amount	13 Percent of Premiums Earned			Amount	17 Percent of Premiums Earned	
NONE																	

MED360.BK

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
 - 2.1 Address.....
 - 2.2 Contact person and phone number.....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
 - 3.1 Address.....
 - 3.2 Contact person and phone number.....
4. Explain any policies identified as policy type "O".

NONE