



LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

NAIC Group Code	0759 (Current Period)	0759 (Prior Period)	NAIC Company Code	63541	Employer's ID Number	35-0982487
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	Ohio	
Country of Domicile	United States of America					
Incorporated	05/14/1956		Commenced Business	11/16/1956		
Statutory Home Office	716 Mt. Airyshire Blvd. (Street and Number)			,	Columbus, OH 43235 (City or Town, State and Zip Code)	
Main Administrative Office	716 Mt. Airyshire Blvd. (Street and Number)					
	Columbus, OH 43235 (City or Town, State and Zip Code)			614-797-5200 (Area Code) (Telephone Number)		
Mail Address	P.O. Box 16526 (Street and Number or P.O. Box)			,	Columbus, OH 43215 (City or Town, State and Zip Code)	
Primary Location of Books and Records	716 Mt. Airyshire Blvd. (Street and Number)					
	Columbus, OH 43235 (City or Town, State and Zip Code)			614-797-5139 (Area Code) (Telephone Number)		
Internet Website Address	www.centralbenefits.com					
Statement Contact	David Paul Tague (Name)				614-797-5139 (Area Code) (Telephone Number) (Extension)	
	dtague@cenben.com (E-mail Address)				614-797-5106 (FAX Number)	
Policyowner Relations Contact	4079 Executive Parkway (Street and Number)					
	Westerville, OH 43081 (City or Town, State and Zip Code)			800-228-7677 (Area Code) (Telephone Number) (Extension)		

OFFICERS

President	John Bertram Reinhardt Jr.	Secretary	William Charles Mechling
Treasurer	Joseph Henry Hoffman	Actuary	Gregory D. Jacobs FSA,MAAA

VICE PRESIDENTS

Ted Michael Georges	Joseph Henry Hoffman	William Charles Mechling
Scott Matthew Vandergriff		

DIRECTORS OR TRUSTEES

John Bertram Reinhardt Jr.	Ted Michael Georges	Joseph Henry Hoffman
William Charles Mechling	Scott Matthew Vandergriff	

State of Ohio.....
County of Franklin.....
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The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of 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.

John Bertram Reinhardt, Jr. President	William Charles Mechling Secretary	Joseph Henry Hoffman Treasurer
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Subscribed and sworn to before me this _____ day of _____ February, 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 _____
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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			42,821		42,821
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	42,821	0	42,821
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			30,000		30,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	30,000	0	30,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year					2	30,000			2	30,000
Settled during current year:										
18.1 By payment in full					2	30,000			2	30,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	2	30,000	0	0	2	30,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	2	30,000	0	0	2	30,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	10	12,549,000	0	0	10	12,549,000
21. Issued during year									0	0
22. Other changes to in force (Net)					(4)	(4,094,750)			(4)	(4,094,750)
23. In force December 31 of current year	0	0	0	(a) 0	6	8,454,250	0	0	6	8,454,250

(a) Includes Individual Credit Life Insurance: prior year \$ _____ current year \$ _____
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ _____ current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____ current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	607,112	598,324		380,086	422,736
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	52,507	55,022		72,450	67,000
25.6 Totals (Sum of Lines 25.1 to 25.5)	52,507	55,022	0	72,450	67,000
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	659,619	653,346	0	452,536	489,736



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	349		63,442		63,791
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	349	0	63,442	0	63,791
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			70,000		70,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	70,000	0	70,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year					5	85,000			5	85,000
Settled during current year:										
18.1 By payment in full					4	70,000			4	70,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	4	70,000	0	0	4	70,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected					1	15,000			1	15,000
18.6 Total settlements	0	0	0	0	5	85,000	0	0	5	85,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	0	0	0	0	12	14,197,000	0	0	12	14,197,000
	1	10,000							1	10,000
22. Other changes to in force (Net)					(3)	(1,021,000)			(3)	(1,021,000)
23. In force December 31 of current year	1	10,000	0	(a) 0	9	13,176,000	0	0	10	13,186,000

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	1,023,807	1,007,671		1,727,473	1,837,823
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	2,710	3,103		1,745	1,875
25.6 Totals (Sum of Lines 25.1 to 25.5)	2,710	3,103	0	1,745	1,875
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,026,517	1,010,774	0	1,729,218	1,839,698



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					0
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	0	0	0	0	0	0	0	0	0	0
									0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					.0
2. Annuity considerations					.0
3. Deposit-type contract funds		XXX		XXX	.0
4. Other considerations					.0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					.0
6.2 Applied to pay renewal premiums					.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					.0
6.4 Other					.0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	.0
Annuities:					
7.1 Paid in cash or left on deposit					.0
7.2 Applied to provide paid-up annuities					.0
7.3 Other					.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					.0
10. Matured endowments					.0
11. Annuity benefits					.0
12. Surrender values and withdrawals for life contracts					.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	.0
14. All other benefits, except accident and health					.0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	0	0	0	0	0	0	0	0	0	0
									0	0
20. In force December 31, prior year	0	0	0	0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	11,884	11,679		5,745	11,145
25.6 Totals (Sum of Lines 25.1 to 25.5)	11,884	11,679	0	5,745	11,145
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	11,884	11,679	0	5,745	11,145



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance			464		464
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	464	0	464
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	0	0	0	0	0	0	0	0	0	0
									0	0
20. In force December 31, prior year	0	0	0	0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					0
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	0	0	0	0	0	0	0	0	0	0
									0	0
20. In force December 31, prior year	0	0	0	0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			11,805		11,805
2. Annuity considerations					.0
3. Deposit-type contract funds		XXX		XXX	.0
4. Other considerations					.0
5. Totals (Sum of Lines 1 to 4)	0	0	11,805	0	11,805
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					.0
6.2 Applied to pay renewal premiums					.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					.0
6.4 Other					.0
6.5 Totals (Sum of 6.1 to 6.4)	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit					.0
7.2 Applied to provide paid-up annuities					.0
7.3 Other					.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					.0
10. Matured endowments					.0
11. Annuity benefits					.0
12. Surrender values and withdrawals for life contracts					.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health					.0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year									.0	.0
Settled during current year:										
18.1 By payment in full									.0	.0
18.2 By payment on compromised claims									.0	.0
18.3 Totals paid	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.4 Reduction by compromise									.0	.0
18.5 Amount rejected									.0	.0
18.6 Total settlements	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	.0	.0	.0	(a) .0	.5	4,151,000	.0	.0	.5	4,151,000
21. Issued during year									.0	.0
22. Other changes to in force (Net)					(2)	(1,483,750)			(2)	(1,483,750)
23. In force December 31 of current year	0	0	0	(a) 0	3	2,667,250	0	0	3	2,667,250

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	264,195	257,246		102,881	65,631
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	25,498	26,962		18,603	16,173
25.6 Totals (Sum of Lines 25.1 to 25.5)	25,498	26,962	.0	18,603	16,173
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	289,693	284,208	0	121,484	81,804



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			98,244		98,244
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	98,244	0	98,244
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			42,500		42,500
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	42,500	0	42,500
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year					2	42,500			2	42,500
Settled during current year:										
18.1 By payment in full					2	42,500			2	42,500
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	2	42,500	0	0	2	42,500
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	2	42,500	0	0	2	42,500
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	8	21,438,000	0	0	8	21,438,000
21. Issued during year					2	1,730,000			2	1,730,000
22. Other changes to in force (Net)					(3)	2,087,750			(3)	2,087,750
23. In force December 31 of current year	0	0	0	(a) 0	7	25,255,750	0	0	7	25,255,750

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	1,031,289	987,299		803,312	1,050,262
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	40,094	42,581		53,475	49,465
25.6 Totals (Sum of Lines 25.1 to 25.5)	40,094	42,581	0	53,475	49,465
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,071,383	1,029,880	0	856,787	1,099,727



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					.0
2. Annuity considerations					.0
3. Deposit-type contract funds		XXX		XXX	.0
4. Other considerations					.0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					.0
6.2 Applied to pay renewal premiums					.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					.0
6.4 Other					.0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	.0
Annuities:					
7.1 Paid in cash or left on deposit					.0
7.2 Applied to provide paid-up annuities					.0
7.3 Other					.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					.0
10. Matured endowments					.0
11. Annuity benefits					.0
12. Surrender values and withdrawals for life contracts					.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	.0
14. All other benefits, except accident and health					.0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	0	0	0	0	0	0	0	0	0	0
									0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kansas DURING THE YEAR 2002

NAIC Group Code 0759 LIFE INSURANCE NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			8,276		8,276
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	8,276	0	8,276
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			25,000		25,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	25,000	0	25,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year					1	25,000			1	25,000
Settled during current year:										
18.1 By payment in full					1	25,000			1	25,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	1	25,000	0	0	1	25,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	1	25,000	0	0	1	25,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1	15,000	0	(a) 0	4	2,963,000	0	0	5	2,978,000
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	(15,000)			(3)	(2,173,250)			(4)	(2,188,250)
23. In force December 31 of current year	0	0	0	(a) 0	1	789,750	0	0	1	789,750

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	176,146	153,124		205,524	98,149
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	5,951	6,326		9,996	9,421
25.6 Totals (Sum of Lines 25.1 to 25.5)	5,951	6,326	0	9,996	9,421
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	182,097	159,450	0	215,520	107,570



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			7,302		7,302
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	7,302	0	7,302
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	1	2,119,000	0	0	1	2,119,000
21. Issued during year									0	0
22. Other changes to in force (Net)						200,750			0	200,750
23. In force December 31 of current year	0	0	0	(a) 0	1	2,319,750	0	0	1	2,319,750

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	89,439	89,544		116,131	136,581
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	17,333	18,183		18,984	18,194
25.6 Totals (Sum of Lines 25.1 to 25.5)	17,333	18,183	0	18,984	18,194
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	106,772	107,727	0	135,115	154,775



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					.0
2. Annuity considerations					.0
3. Deposit-type contract funds		XXX		XXX	.0
4. Other considerations					.0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					.0
6.2 Applied to pay renewal premiums					.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					.0
6.4 Other					.0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	.0
Annuities:					
7.1 Paid in cash or left on deposit					.0
7.2 Applied to provide paid-up annuities					.0
7.3 Other					.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					.0
10. Matured endowments					.0
11. Annuity benefits					.0
12. Surrender values and withdrawals for life contracts					.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	.0
14. All other benefits, except accident and health					.0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a) 0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance			92,703		92,703
2. Annuity considerations					.0
3. Deposit-type contract funds		XXX		XXX	.0
4. Other considerations					.0
5. Totals (Sum of Lines 1 to 4)	0	0	92,703	0	92,703
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					.0
6.2 Applied to pay renewal premiums					.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					.0
6.4 Other					.0
6.5 Totals (Sum of 6.1 to 6.4)	.0	.0	.0	.0	.0
Annuities:					
7.1 Paid in cash or left on deposit					.0
7.2 Applied to provide paid-up annuities					.0
7.3 Other					.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	.0	.0	.0	.0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					.0
10. Matured endowments					.0
11. Annuity benefits					.0
12. Surrender values and withdrawals for life contracts					.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	.0	.0	.0	.0	.0
14. All other benefits, except accident and health					.0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Incurred during current year									.0	.0
Settled during current year:										
18.1 By payment in full									.0	.0
18.2 By payment on compromised claims									.0	.0
18.3 Totals paid	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18.4 Reduction by compromise									.0	.0
18.5 Amount rejected									.0	.0
18.6 Total settlements	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)					.9	9,308,000
	.0	.0	.0	.0	.9	9,308,000	.0	.0	.0	.0
									.0	.0
21. Issued during year									.0	.0
22. Other changes to in force (Net)									.0	.0
23. In force December 31 of current year	0	0	0	(a) 0	9	9,308,000	0	0	9	9,308,000

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	905,977	915,029		655,503	746,653
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	15,158	16,221		15,123	13,613
25.6 Totals (Sum of Lines 25.1 to 25.5)	15,158	16,221	.0	15,123	13,613
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	921,135	931,250	0	670,626	760,266



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					.0
2. Annuity considerations					.0
3. Deposit-type contract funds		XXX		XXX	.0
4. Other considerations					.0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					.0
6.2 Applied to pay renewal premiums					.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					.0
6.4 Other					.0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	.0
Annuities:					
7.1 Paid in cash or left on deposit					.0
7.2 Applied to provide paid-up annuities					.0
7.3 Other					.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					.0
10. Matured endowments					.0
11. Annuity benefits					.0
12. Surrender values and withdrawals for life contracts					.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	.0
14. All other benefits, except accident and health					.0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a) 0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	17,355	17,355		271,297	244,872
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	7,684	7,852		2,257	2,172
25.6 Totals (Sum of Lines 25.1 to 25.5)	7,684	7,852	0	2,257	2,172
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	25,039	25,207	0	273,554	247,044



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Missouri DURING THE YEAR 2002

NAIC Group Code 0759 LIFE INSURANCE NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					.0
2. Annuity considerations					.0
3. Deposit-type contract funds		XXX		XXX	.0
4. Other considerations					.0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					.0
6.2 Applied to pay renewal premiums					.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					.0
6.4 Other					.0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	.0
Annuities:					
7.1 Paid in cash or left on deposit					.0
7.2 Applied to provide paid-up annuities					.0
7.3 Other					.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					.0
10. Matured endowments					.0
11. Annuity benefits					.0
12. Surrender values and withdrawals for life contracts					.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	.0
14. All other benefits, except accident and health					.0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a) 0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					(950)
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	1,050	1,271		3,130	2,540
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,050	1,271	0	3,130	2,540
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,050	1,271	0	3,130	1,590



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	424				424
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	424	0	0	0	424
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	1	10,000	0	0	0	0	0	0	1	10,000
									0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	1	10,000	0	0	0	0	0	0	1	10,000

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					(7,600)
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	18,095	19,057		57,290	56,170
25.6 Totals (Sum of Lines 25.1 to 25.5)	18,095	19,057	0	57,290	56,170
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	18,095	19,057	0	57,290	48,570



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					0
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a) 0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	832				(3,325)
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	15,818	16,408		10,730	11,005
25.6 Totals (Sum of Lines 25.1 to 25.5)	15,818	16,408	0	10,730	11,005
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	16,650	16,408	0	10,730	7,680



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance					.0
2. Annuity considerations					.0
3. Deposit-type contract funds		XXX		XXX	.0
4. Other considerations					.0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					.0
6.2 Applied to pay renewal premiums					.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					.0
6.4 Other					.0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	.0
Annuities:					
7.1 Paid in cash or left on deposit					.0
7.2 Applied to provide paid-up annuities					.0
7.3 Other					.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					.0
10. Matured endowments					.0
11. Annuity benefits					.0
12. Surrender values and withdrawals for life contracts					.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	.0
14. All other benefits, except accident and health					.0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	0	0	0	0	0	0	0	0	0	0
									0	0
20. In force December 31, prior year	0	0	0	0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,153		576,219		580,372
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,153	0	576,219	0	580,372
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	40,000		376,000		416,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	40,000	0	376,000	0	416,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	40,000			20	385,750			21	425,750
Settled during current year:										
18.1 By payment in full	1	40,000			19	376,000			20	416,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	40,000	0	0	19	376,000	0	0	20	416,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected					1	9,750			1	9,750
18.6 Total settlements	1	40,000	0	0	20	385,750	0	0	21	425,750
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	5	125,000	0	0	60	190,535,610	0	0	65	190,660,610
	1	73,000			5	14,819,550			6	14,892,550
22. Other changes to in force (Net)	(1)	(40,000)			(20)	(53,964,457)			(21)	(54,004,457)
23. In force December 31 of current year	5	158,000	0	0	45	151,390,703	0	0	50	151,548,703

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	1,943,049	1,880,968		1,069,832	1,442,458
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	1,008,459	1,035,631		903,842	826,262
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,008,459	1,035,631	0	903,842	826,262
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	2,951,508	2,916,599	0	1,973,674	2,268,720



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			2,835		2,835
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	2,835	0	2,835
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			20,000		20,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	20,000	0	20,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year					1	20,000			1	20,000
Settled during current year:										
18.1 By payment in full					1	20,000			1	20,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	1	20,000	0	0	1	20,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	1	20,000	0	0	1	20,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	1	1,366,000	0	0	1	1,366,000
21. Issued during year					1	1,440,000			1	1,440,000
22. Other changes to in force (Net)					(1)	(1,366,000)			(1)	(1,366,000)
23. In force December 31 of current year	0	0	0	(a) 0	1	1,440,000	0	0	1	1,440,000

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	97,207	97,109		59,244	51,719
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	55,367	58,433		96,871	92,846
25.6 Totals (Sum of Lines 25.1 to 25.5)	55,367	58,433	0	96,871	92,846
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	152,574	155,541	0	156,115	144,565



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					.0
2. Annuity considerations					.0
3. Deposit-type contract funds		XXX		XXX	.0
4. Other considerations					.0
5. Totals (Sum of Lines 1 to 4)	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					.0
6.2 Applied to pay renewal premiums					.0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					.0
6.4 Other					.0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	.0
Annuities:					
7.1 Paid in cash or left on deposit					.0
7.2 Applied to provide paid-up annuities					.0
7.3 Other					.0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	.0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					.0
10. Matured endowments					.0
11. Annuity benefits					.0
12. Surrender values and withdrawals for life contracts					.0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	.0
14. All other benefits, except accident and health					.0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	.0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	0	0	0	0	0	0
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a) 0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies					
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			2,993		2,993
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	2,993	0	2,993
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year					1	25,000			1	25,000
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected					1	25,000			1	25,000
18.6 Total settlements	0	0	0	0	1	25,000	0	0	1	25,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	1	517,000	0	0	1	517,000
21. Issued during year									0	0
22. Other changes to in force (Net)									0	0
23. In force December 31 of current year	0	0	0	(a) 0	1	517,000	0	0	1	517,000

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	172,025	164,746		87,807	57,857
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	45,031	47,028		45,710	41,340
25.6 Totals (Sum of Lines 25.1 to 25.5)	45,031	47,028	0	45,710	41,340
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	217,056	211,773	0	133,517	99,197



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			4,183		4,183
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	4,183	0	4,183
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	1	1,100,000	0	0	1	1,100,000
21. Issued during year									0	0
22. Other changes to in force (Net)					(1)	(1,100,000)			(1)	(1,100,000)
23. In force December 31 of current year	0	0	0	(a) 0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	35,045	34,949		47,626	(33,899)
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	180,049	190,105		388,935	372,650
25.6 Totals (Sum of Lines 25.1 to 25.5)	180,049	190,105	0	388,935	372,650
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	215,094	225,053	0	436,561	338,751



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance			20,480		20,480
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	20,480	0	20,480
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			50,000		50,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	50,000	0	50,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year					2	75,000			2	75,000
Settled during current year:										
18.1 By payment in full					1	50,000			1	50,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	1	50,000	0	0	1	50,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected					1	25,000			1	25,000
18.6 Total settlements	0	0	0	0	2	75,000	0	0	2	75,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	0	0	0	(a) 0	5	4,458,000	0	0	5	4,458,000
21. Issued during year					1	930,000			1	930,000
22. Other changes to in force (Net)					(2)	(473,500)			(2)	(473,500)
23. In force December 31 of current year	0	0	0	(a) 0	4	4,914,500	0	0	4	4,914,500

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	159,880	159,119		69,940	108,815
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
25.2 Guaranteed renewable					
25.3 Non-renewable for stated reasons only					
25.4 Other accident only					
25.5 All other	17,366	17,951		16,354	14,369
25.6 Totals (Sum of Lines 25.1 to 25.5)	17,366	17,951	0	16,354	14,369
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	177,246	177,070	0	86,294	123,184



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance			24,487		24,487
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	0	0	24,487	0	24,487
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits			15,000		15,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	15,000	0	15,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year					1	15,000			1	15,000
Settled during current year:										
18.1 By payment in full					1	15,000			1	15,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	1	15,000	0	0	1	15,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	1	15,000	0	0	1	15,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
				(a)						
	0	0	0	0	7	5,128,000	0	0	7	5,128,000
					1	990,000			1	990,000
21. Issued during year										
22. Other changes to in force (Net)					(2)	(948,000)			(2)	(948,000)
23. In force December 31 of current year	0	0	0	(a) 0	6	5,170,000	0	0	6	5,170,000

(a) Includes Individual Credit Life Insurance: prior year \$ current year \$
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies	1,761,997	1,736,840		1,400,759	1,448,959
24.1 Federal Employees Health Benefits Program premium					
24.2 Credit (Group and Individual)					
24.3 Collectively Renewable Policies					
Other Individual Policies:					
25.1 Non-cancellable					
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 (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	1,761,997	1,736,840	0	1,400,759	1,448,959



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2002

NAIC Group Code 0759

LIFE INSURANCE

NAIC Company Code 63541

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,926	0	956,254	0	961,180
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	4,926	0	956,254	0	961,180
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	40,000	0	628,500	0	668,500
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	40,000	0	628,500	0	668,500
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	1	40,000	0	0	35	703,250	0	0	36	743,250
Settled during current year:										
18.1 By payment in full	1	40,000	0	0	31	628,500	0	0	32	668,500
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	1	40,000	0	0	31	628,500	0	0	32	668,500
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	4	74,750	0	0	4	74,750
18.6 Total settlements	1	40,000	0	0	35	703,250	0	0	36	743,250
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7	150,000	0	(a) 0	124	269,829,610	0	0	131	269,979,610
21. Issued during year	2	83,000	0	0	10	19,909,550	0	0	12	19,992,550
22. Other changes to in force (Net)	(2)	(55,000)	0	0	(41)	(64,336,207)	0	0	(43)	(64,391,207)
23. In force December 31 of current year	7	178,000	0	(a) 0	93	225,402,953	0	0	100	225,580,953

(a) Includes Individual Credit Life Insurance: prior year \$ 0 current year \$ 0
Includes Group Credit Life Insurance: Loans less than or equal to 60 months at issue, prior year \$ 0 current year \$ 0
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies	8,285,355	8,099,321	0	6,997,415	7,666,741
24.1 Federal Employees Health Benefits Program premium	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively Renewable Policies	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancellable	0	0	0	0	0
25.2 Guaranteed renewable	0	0	0	0	0
25.3 Non-renewable for stated reasons only	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other	1,520,054	1,573,812	0	1,721,240	1,606,240
25.6 Totals (Sum of Lines 25.1 to 25.5)	1,520,054	1,573,812	0	1,721,240	1,606,240
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6)	9,805,409	9,673,132	0	8,718,655	9,272,981

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve		1
		Amount
1. Reserve as of December 31, Prior Year		30,325
2. Current Year's Realized Pre-Tax Capital Gains/(Losses) of \$ Transferred into the Reserve Net of Taxes of \$		(48,094)
3. Adjustment for Current Year's Liability Gains/(Losses) Released From the reserve		0
4. Balance before Reduction for Amount Transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		(17,768)
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4)		23,091
6. Reserve as of December 31, Current Year (Line 4 minus Line 5)		(40,859)

AMORTIZATION				
	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1+2+3)
1. 2002	29,343	(6,252)	0	23,091
2. 2003	11,737	(13,226)	0	(1,488)
3. 2004	8,515	(12,168)	0	(3,652)
4. 2005	2,057	(8,945)	0	(6,888)
5. 2006	1,934	(5,579)	0	(3,645)
6. 2007	(3,733)	(1,924)	0	(5,657)
7. 2008	(4,811)	0	0	(4,811)
8. 2009	(2,419)	0	0	(2,419)
9. 2010	(1)	0	0	(1)
10. 2011	1,352	0	0	1,352
11. 2012	1,669	0	0	1,669
12. 2013	1,912	0	0	1,912
13. 2014	1,502	0	0	1,502
14. 2015	1,751	0	0	1,751
15. 2016	1,619	0	0	1,619
16. 2017	924	0	0	924
17. 2018	397	0	0	397
18. 2019	(1,031)	0	0	(1,031)
19. 2020	(3,361)	0	0	(3,361)
20. 2021	(4,189)	0	0	(4,189)
21. 2022	(5,250)	0	0	(5,250)
22. 2023	(4,059)	0	0	(4,059)
23. 2024	(3,014)	0	0	(3,014)
24. 2025	(1,861)	0	0	(1,861)
25. 2026	(657)	0	0	(657)
26. 2027	0	0	0	0
27. 2028	0	0	0	0
28. 2029	0	0	0	0
29. 2030	0	0	0	0
30. 2031	0	0	0	0
31. 2032 and Later	0	0	0	0
32. Total (Lines 1 to 31)	30,325	(48,094)	0	(17,768)

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

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	47,474	0	47,474	34,097	26,503	60,600	108,074
2. Realized Capital Gains/(Losses) Net of Taxes - General Account			0			0	0
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts			0			0	0
4. Unrealized Capital Gains/(Losses) - General Account			0			0	0
5. Unrealized Capital Gains/(Losses) - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic Contribution	3,589	0	3,589	0	0	0	3,589
8. Accumulated Balances (Lines 1 through 5, minus 6 plus 7).....	51,063	0	51,063	34,097	26,503	60,600	111,663
9. Maximum Reserve	21,532	0	21,532	12,379	0	12,379	33,910
10. Reserve Objective.....	10,766	0	10,766	12,379	0	12,379	23,145
11. 20% of (Line 10 - Line 8)	(8,059)	0	(8,059)	(4,344)	(5,301)	(9,644)	(17,704)
12. Balance Before Transfers (Lines 8 + 11)	43,003	0	43,003	29,754	21,202	50,956	93,959
13. Transfers			0			0	XXX
14. Voluntary Contribution			0			0	0
15. Adjustment down to Maximum/up to Zero	(21,472)		(21,472)	(17,375)	(21,202)	(38,577)	(60,049)
16. Reserve as of December 31, Current Year (Lines 12 + 13 + 14 + 15)	21,532	0	21,532	12,379	0	12,379	33,910

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	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	6	7	8	9	10
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)
LONG - TERM BONDS												
1		Exempt Obligations	3,334,072	XXX	XXX	3,334,072	0.0000	0	0.0000	0	0.0000	0
2	1	Highest Quality	6,195,778	XXX	XXX	6,195,778	0.0005	3,098	0.0015	9,294	0.0030	18,587
3	2	High Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
4	3	Medium Quality		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
5	4	Low Quality		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
6	5	Lower Quality		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
7	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
8		Total Unrated Multi-Class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9		Total Bonds (Sum of Lines 1 through 8) (Page 2, Line 1, Net Admitted Asset)	9,529,850	XXX	XXX	9,529,850	XXX	3,098	XXX	9,294	XXX	18,587
PREFERRED STOCK												
10	1	Highest Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0
11	2	High Quality		XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
12	3	Medium Quality		XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
13	4	Low Quality		XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
14	5	Lower Quality		XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total Preferred Stocks (Sum of Lines 10 thru 16) (Page 2, Line 2.1, Net Admitted Asset)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT - TERM BONDS												
18		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest Quality	981,460	XXX	XXX	981,460	0.0005	491	0.0015	1,472	0.0030	2,944
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)	981,460	XXX	XXX	981,460	XXX	491	XXX	1,472	XXX	2,944

ASSET VALUATION RESERVE (continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	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	6	7	8	9	10	
							Factor	Amount (Cols. 4x5)	Factor	Amount (Cols. 4x7)	Factor	Amount (Cols. 4x9)	
DERIVATIVE INSTRUMENTS													
26	1 2 3 4 5 6	Exchange Traded		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0	
27		Highest Quality		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0	
28		High Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0	
29		Medium Quality		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0	
30		Low Quality		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0	
31		Lower Quality		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0	
32		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 (Line 9 + 17 + 25 +33)	10,511,310	XXX	XXX	10,511,310	XXX	3,589	XXX	10,766	XXX	21,532	
MORTGAGE LOANS													
In Good Standing:													
35		Farm Mortgages			XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0	
36		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0	
37		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0050	0	
38		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0	
39		Commercial Mortgages - All Other			XXX	0	0.0063 (a)	0	0.0140 (a)	0	0.0225 (a)	0	
40		In Good Standing With Restructured Terms			XXX	0	0.2800 (b)	0	0.6200 (b)	0	1.0000 (b)	0	
Overdue, Not in Process:													
41		Farm Mortgages			XXX	0	0.0420	0	0.0915	0	0.1500	0	
42		Residential Mortgages - Insured of 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 thru 50) (Page 2, Line 3, Net Admitted Asset)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52		Total Schedule DA Mortgages			XXX	0	(c)	0	(c)	0	(c)	0	
53		Total Mortgage Loans on Real Estate (Line 51 + 52)	0	0	XXX	0	XXX	0	XXX	0	XXX	0	

(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 (Col. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated - Public		XXX	XXX	0	0.0000	0	0.2000 ^(d)	0	0.2000 ^(d)	0
2		Unaffiliated - Private		XXX	XXX	0	0.0000	0	0.2500	0	0.2500	0
3		Affiliated - Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated - Investment Subsidiary:										
4		Fixed Income - Exempt Obligations	0	0	0	0	XXX	0	XXX	0	XXX	0
5		Fixed Income - Highest Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
6		Fixed Income - High Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
7		Fixed Income - Medium Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
8		Fixed Income - Low Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
9		Fixed Income - Lower Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
10		Fixed Income - In/Near Default	0	0	0	0	XXX	0	XXX	0	XXX	0
11		Unaffiliated Common Stock - Public				0	0.0000	0	0.2000 ^(d)	0	0.2000 ^(d)	0
12		Unaffiliated Common Stock - Private				0	0.0000	0	0.2500	0	0.2500	0
13		Mortgage Loans				0	^(c)	0	^(c)	0	^(c)	0
14		Real Estate				0	^(e)	0	^(e)	0	^(e)	0
15		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated - All Other	49,515	XXX	XXX	49,515	0.0000	0	0.2500	12,379	0.2500	12,379
17		Total Common Stock (Sum of Lines 1 thru 16)(Page 2, Line 2.2, Net Admitted Asset)	49,515	0	0	49,515	XXX	0	XXX	12,379	XXX	12,379
REAL ESTATE												
18		Home Office Property (General Account only)				0	0.0000	0	0.0750	0	0.0750	0
19		Investment Properties				0	0.0000	0	0.0750	0	0.0750	0
20		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
21		Total Real Estate (Sum of Lines 18 thru 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
24	2	High Quality		XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
25	3	Medium Quality		XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
26	4	Low Quality		XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
27	5	Lower Quality		XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
28	6	In or Near Default		XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
29		Total with Bond characteristics (Sum of Lines 22 thru 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	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 (Col. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30	1	Highest Quality		XXX	XXX	.0	.0020	.0	.0060	.0	.0090	.0
31	2	High Quality		XXX	XXX	.0	.0065	.0	.0170	.0	.0250	.0
32	3	Medium Quality		XXX	XXX	.0	.0185	.0	.0400	.0	.0600	.0
33	4	Low Quality		XXX	XXX	.0	.0400	.0	.0880	.0	.1350	.0
34	5	Lower Quality		XXX	XXX	.0	.0850	.0	.1600	.0	.2500	.0
35	6	In or Near Default		XXX	XXX	.0	.0000	.0	.3000	.0	.3000	.0
36		Affiliated Life with AVR		XXX	XXX	0	.0000	0	.0000	0	.0000	0
37		Total with Preferred Stock characteristics (Sum of Lines 30 thru 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	.0063	.0	.0140	.0	.0225	.0
							(a)		(a)		(a)	
39		Residential Mortgages - Insured or Guaranteed			XXX	.0	.0003	.0	.0006	.0	.0010	.0
40		Residential Mortgages - All Other		XXX	XXX	.0	.0013	.0	.0030	.0	.0050	.0
41		Commercial Mortgages - Insured or Guaranteed			XXX	.0	.0003	.0	.0006	.0	.0010	.0
42		Commercial Mortgages - All Other			XXX	.0	.0063	.0	.0140	.0	.0225	.0
							(a)		(a)		(a)	
43		In Good Standing With Restructured Terms			XXX	.0	.2800	.0	.6200	.0	1.0000	.0
							(b)		(b)		(b)	
		Overdue, Not in Process:										
44		Farm Mortgages			XXX	.0	.0420	.0	.0915	.0	.1500	.0
45		Residential Mortgages - Insured or Guaranteed			XXX	.0	.0005	.0	.0012	.0	.0020	.0
46		Residential Mortgages - All Other			XXX	.0	.0025	.0	.0060	.0	.0100	.0
47		Commercial Mortgages - Insured or Guaranteed			XXX	.0	.0005	.0	.0012	.0	.0020	.0
48		Commercial Mortgages - All Other			XXX	.0	.0420	.0	.0915	.0	.1500	.0
		In Process of Foreclosure:										
49		Farm Mortgages			XXX	.0	.0000	.0	.2000	.0	.2000	.0
50		Residential Mortgages - Insured or Guaranteed			XXX	.0	.0000	.0	.0040	.0	.0040	.0
51		Residential Mortgages - All Other			XXX	.0	.0000	.0	.0200	.0	.0200	.0
52		Commercial Mortgages - Insured or Guaranteed			XXX	.0	.0000	.0	.0040	.0	.0040	.0
53		Commercial Mortgages - All Other			XXX	0	.0000	0	.2000	0	.2000	0
54		Total with Mortgage Loan Characteristics (Sum of Lines 38 thru 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	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 (Col. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCKS										
55		Unaffiliated Public		XXX	XXX	.0	0.0000	.0	0.2000 ^(d)	.0	0.2000 ^(d)	.0
56		Unaffiliated Private		XXX	XXX	.0	0.0000	.0	0.2500	.0	0.2500	.0
57		Affiliated Life with AVR		XXX	XXX	.0	0.0000	.0	0.0000	.0	0.0000	.0
58		Affiliated Certain Other (See SVO Purposes & 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 thru 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 of Real Estate (Lines 61 thru 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 - Schedules BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67)	0	0	0	0	XXX	0	XXX	0	XXX	0

(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 RSA
NONE

Schedule A - Verification
NONE

Schedule B - Verification
NONE

Schedule BA - Verification
NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	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	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	300,909	628,532	2,404,632	.0	.0	3,334,073	31.7	3,345,659	22.6	3,334,073	.0
1.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
1.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	300,909	628,532	2,404,632	0	0	3,334,073	31.7	3,345,659	22.6	3,334,073	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	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	.0	.0	.0	0.0	.0	0.0	.0	.0
3.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	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	23,974	65,027	39,186	23,678	18,658	170,523	1.6	817,631	5.5	170,523	.0
5.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.5 Class 5	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	23,974	65,027	39,186	23,678	18,658	170,523	1.6	817,631	5.5	170,523	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	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	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1		527,355				527,355	5.0	535,892	3.6	527,355	
6.2 Class 2						.0	0.0	.0	0.0		
6.3 Class 3						.0	0.0	.0	0.0		
6.4 Class 4						.0	0.0	.0	0.0		
6.5 Class 5						.0	0.0	.0	0.0		
6.6 Class 6						0	0.0	0	0.0		
6.7 Totals	0	527,355	0	0	0	527,355	5.0	535,892	3.6	527,355	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,046,594	4,169,523	1,131,764	104,808	26,672	6,479,361	61.6	10,132,201	68.3	6,479,361	
7.2 Class 2						.0	0.0	.0	0.0		
7.3 Class 3						.0	0.0	.0	0.0		
7.4 Class 4						.0	0.0	.0	0.0		
7.5 Class 5						.0	0.0	.0	0.0		
7.6 Class 6						0	0.0	0	0.0		
7.7 Totals	1,046,594	4,169,523	1,131,764	104,808	26,672	6,479,361	61.6	10,132,201	68.3	6,479,361	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1						.0	0.0	.0	0.0		
8.2 Class 2						.0	0.0	.0	0.0		
8.3 Class 3						.0	0.0	.0	0.0		
8.4 Class 4						.0	0.0	.0	0.0		
8.5 Class 5						.0	0.0	.0	0.0		
8.6 Class 6						0	0.0	0	0.0		
8.7 Totals	0	0	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	.0	0.0		
9.2 Class 2						.0	0.0	.0	0.0		
9.3 Class 3						.0	0.0	.0	0.0		
9.4 Class 4						.0	0.0	.0	0.0		
9.5 Class 5						.0	0.0	.0	0.0		
9.6 Class 6						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	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	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	1,371,477	5,390,437	3,575,582	128,486	45,330	10,511,312	100.0	XXX	XXX	10,511,312	.0
10.2 Class 2	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.3 Class 3	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 Class 4	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.5 Class 5	.0	.0	.0	.0	.0	(c) .0	0.0	XXX	XXX	.0	.0
10.6 Class 6	.0	.0	.0	.0	.0	(c) .0	0.0	XXX	XXX	.0	.0
10.7 Totals	1,371,477	5,390,437	3,575,582	128,486	45,330	(b) 10,511,312	100.0	XXX	XXX	10,511,312	.0
10.8 Line 10.7 as a % of Col. 6	13.0	51.3	34.0	1.2	0.4	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1	4,736,354	4,963,840	4,591,905	24,638	514,647	XXX	XXX	14,831,384	100.0	14,831,384	.0
11.2 Class 2	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.3 Class 3	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.4 Class 4	.0	.0	.0	.0	.0	XXX	XXX	.0	0.0	.0	.0
11.5 Class 5	.0	.0	.0	.0	.0	XXX	XXX	(c) .0	0.0	.0	.0
11.6 Class 6	.0	.0	.0	.0	.0	XXX	XXX	(c) .0	0.0	.0	.0
11.7 Totals	4,736,354	4,963,840	4,591,905	24,638	514,647	XXX	XXX	(b) 14,831,384	100.0	14,831,384	.0
11.8 Line 11.7 as a % of Col. 8	31.9	33.5	31.0	0.2	3.5	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1	1,371,476	5,390,437	3,575,582	128,487	45,330	10,511,312	100.0	14,831,384	100.0	10,511,312	XXX
12.2 Class 2						.0	0.0	.0	0.0	.0	XXX
12.3 Class 3						.0	0.0	.0	0.0	.0	XXX
12.4 Class 4						.0	0.0	.0	0.0	.0	XXX
12.5 Class 5						.0	0.0	.0	0.0	.0	XXX
12.6 Class 6						0	0.0	0	0.0	0	XXX
12.7 Totals	1,371,476	5,390,437	3,575,582	128,487	45,330	10,511,312	100.0	14,831,384	100.0	10,511,312	XXX
12.8 Line 12.7 as a % of Col. 6	13.0	51.3	34.0	1.2	0.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	13.0	51.3	34.0	1.2	0.4	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	XXX	XXX	XXX	XXX	.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 \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$, current year, \$ prior year of bonds with Z* designations. 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 is under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$, current year, \$ prior year of bonds with 6* designations. “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.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2

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 Col. 6 as a % of Line 10.7	8 Total from Col 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	300,909	628,532	2,404,632	.0	.0	3,334,073	31.7	3,345,659	22.6	3,334,073	.0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	300,909	628,532	2,404,632	0	0	3,334,073	31.7	3,345,659	22.6	3,334,073	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.2 Single Class Mortgage-Backed/Asset-Backed Securities	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.4 Other	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
2.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	0	0	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	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.2 Single Class Mortgage-Backed/Asset-Backed Securities	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.4 Other	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
3.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.4 Other	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
4.6 Other	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	23,974	65,027	39,186	23,678	18,658	170,523	1.6	321,278	2.2	170,523	.0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	.0	.0	.0	.0	.0	.0	0.0	126,967	.9	.0	.0
5.4 Other	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	.0
5.6 Other	0	0	0	0	0	0	0.0	369,385	2.5	0	0
5.7 Totals	23,974	65,027	39,186	23,678	18,658	170,523	1.6	817,630	5.5	170,523	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

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 Col. 6 as a % of Line 10.7	8 Total from Col. 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		527,355				527,355	5.0	535,892	3.6	527,355	
6.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
6.3 Defined						0	0.0	0	0.0		
6.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined						0	0.0	0	0.0		
6.6 Other						0	0.0	0	0.0		
6.7 Totals	0	527,355	0	0	0	527,355	5.0	535,892	3.6	527,355	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	981,460	3,985,270	999,085			5,965,815	56.8	9,425,588	63.6	5,965,815	
7.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
7.3 Defined						0	0.0	0	0.0		
7.4 Other						0	0.0	651,222	4.4		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined						0	0.0	0	0.0		
7.6 Other	65,133	184,253	132,679	104,808	26,672	513,545	4.9	55,390	0.4	513,546	
7.7 Totals	1,046,593	4,169,523	1,131,764	104,808	26,672	6,479,360	61.6	10,132,200	68.3	6,479,361	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations						0	0.0	0	0.0		
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
9. Parents, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations						0	0.0	0	0.0		
9.2 Single Class Mortgage-Backed/Asset-Based Securities						0	0.0	0	0.0		
MULTI-CLASS RESIDENTIAL MORTGAGE- BACKED SECURITIES											
9.3 Defined						0	0.0	0	0.0		
9.4 Other						0	0.0	0	0.0		
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined						0	0.0	0	0.0		
9.6 Other						0	0.0	0	0.0		
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

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 Col. 6 as a % of Line 10.7	8 Total From Col. 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	1,282,369	5,141,157	3,403,717	0	0	9,827,243	93.5	XXX	XXX	9,827,243	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	23,974	65,027	39,186	23,678	18,658	170,523	1.6	XXX	XXX	170,523	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	65,133	184,253	132,679	104,808	26,672	513,545	4.9	XXX	XXX	513,546	0
10.7 Totals	1,371,476	5,390,437	3,575,582	128,486	45,330	10,511,311	100.0	XXX	XXX	10,511,312	0
10.8 Line 10.7 as a % of Col. 6	13.0	51.3	34.0	1.2	0.4	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations	4,399,784	4,445,282	4,462,073	0	0	XXX	XXX	13,307,139	89.7	13,307,139	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds	64,891	161,865	68,537	24,638	1,348	XXX	XXX	321,279	2.2	321,279	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined	126,967	0	0	0	0	XXX	XXX	126,967	0.9	126,967	0
11.4 Other	0	137,923	0	0	513,299	XXX	XXX	651,222	4.4	651,222	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	144,711	218,770	61,295	0	0	XXX	XXX	424,776	2.9	424,776	0
11.7 Totals	4,736,353	4,963,840	4,591,905	24,638	514,647	XXX	XXX	14,831,383	100.0	14,831,383	0
11.8 Line 11.7 as a % of Col. 8	31.9	33.5	31.0	0.2	3.5	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,282,369	5,141,157	3,403,717			9,827,243	93.5	13,307,139	89.7	9,827,243	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	23,974	65,027	39,186	23,678	18,658	170,523	1.6	321,279	2.2	170,523	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined						0	0.0	126,967	0.9	0	XXX
12.4 Other						0	0.0	651,222	4.4	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined						0	0.0	0	0.0	0	XXX
12.6 Other	65,133	184,253	132,679	104,808	26,672	513,545	4.9	424,776	2.9	513,545	XXX
12.7 Totals	1,371,476	5,390,437	3,575,582	128,486	45,330	10,511,311	100.0	14,831,383	100.0	10,511,311	XXX
12.8 Line 12.7 as a % of Col. 6	13.0	51.3	34.0	1.2	0.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	13.0	51.3	34.0	1.2	0.4	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations						0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds						0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined						0	0.0	0	0.0	XXX	0
13.4 Other						0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined						0	0.0	0	0.0	XXX	0
13.6 Other						0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year	4,399,784	4,399,784	0	0	0
2. Cost of short-term investments acquired	19,864,224	19,864,224			
3. Increase (decrease) by adjustment	0				
4. Increase (decrease) by foreign exchange adjustment	0				
5. Total profit (loss) on disposal of short-term investments	0				
6. Consideration received on disposal of short-term investments	23,282,548	23,282,548			
7. Book/adjusted carrying value, current year	981,460	981,460	0	0	0
8. Total valuation allowance	0				
9. Subtotal (Lines 7 plus 8)	981,460	981,460	0	0	0
10. Total nonadmitted amounts	0				
11. Statement value (Lines 9 minus 10)	981,460	981,460	0	0	0
12. Income collected during year	32,159	32,159			
13. Income earned during year	27,528	27,528			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - VBY

NONE

Schedule DB - Part B - VBY

NONE

Schedule DB - Part C - VBY

NONE

Schedule DB - Part D - VBY

NONE

Schedule DB - Part E - VBY

NONE

Schedule DB - Part F - Section 1

NONE

Schedule DB - Part F - Section 2

NONE

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

		Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
										Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1.	Premiums written	6,273,712	XXX	4,478,599	XXX		XXX		XXX		XXX	1,048,581	XXX		XXX		XXX	746,532	XXX
2.	Premiums earned	6,144,525	XXX	4,321,884	XXX	0	XXX	0	XXX	0	XXX	1,031,269	XXX	0	XXX	0	XXX	791,372	XXX
3.	Incurred claims	5,071,772	82.5	3,629,382	84.0		0.0		0.0		0.0	639,270	62.0		0.0		0.0	803,120	101.5
4.	Increase in contract reserves	427,709	7.0	(2,000)	0.0	0	0.0	0	0.0	0	0.0	429,709	41.7	0	0.0	0	0.0	0	0.0
5.	Commissions (a)	(381,861)	(6.2)	(269,706)	(6.2)		0.0		0.0		0.0	139,655	13.5		0.0		0.0	(251,810)	(31.8)
6.	General insurance expenses	1,414,055	23.0	1,309,401	30.3		0.0		0.0		0.0		0.0		0.0		0.0	104,654	13.2
7.	Taxes, licenses and fees	243,796	4.0	221,830	5.1		0.0		0.0		0.0		0.0		0.0		0.0	21,966	2.8
8.	Total expenses incurred	1,275,990	20.8	1,261,525	29.2	0	0.0	0	0.0	0	0.0	139,655	13.5	0	0.0	0	0.0	(125,190)	(15.8)
9.	Aggregate write-ins for deductions	126,172	2.1	0	0.0	0	0.0	0	0.0	0	0.0	126,172	12.2	0	0.0	0	0.0	0	0.0
10.	Gain from underwriting before dividends or refunds	(757,118)	(12.3)	(567,023)	(13.1)	0	0.0	0	0.0	0	0.0	(303,537)	(29.4)	0	0.0	0	0.0	113,442	14.3
11.	Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
12.	Gain from underwriting after dividends or refunds	(757,118)	(12.3)	(567,023)	(13.1)	0	0.0	0	0.0	0	0.0	(303,537)	(29.4)	0	0.0	0	0.0	113,442	14.3
DETAILS OF WRITE-INS																			
0901.	Amount due under reinsurance assumption agreement	126,172	2.1		0.0		0.0		0.0		0.0	126,172	12.2		0.0		0.0		0.0
0902.																			
0903.																			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	126,172	2.1	0	0.0	0	0.0	0	0.0	0	0.0	126,172	12.2	0	0.0	0	0.0	0	0.0

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	0								
2. Advance premiums	364,157	259,083				38,781			66,293
3. Reserve for rate credits	0								
4. Total premium reserves, current year	364,157	259,083	0	0	0	38,781	0	0	66,293
5. Total premium reserves, prior year	234,970	102,368	0	0	0	21,469	0	0	111,133
6. Increase in total premium reserves	129,187	156,715	0	0	0	17,312	0	0	(44,840)
B. Contract Reserves:									
1. Additional reserves	430,209	500				429,709			
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	430,209	500	0	0	0	429,709	0	0	0
4. Total contract reserves, prior year	2,500	2,500	0	0	0	0	0	0	0
5. Increase in contract reserves	427,709	(2,000)	0	0	0	429,709	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	1,771,243	1,415,046				176,197			180,000
2. Total prior year	1,865,575	1,080,220	0	0	0	547,855	0	0	237,500
3. Increase	(94,332)	334,826	0	0	0	(371,658)	0	0	(57,500)

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	1,720,159	954,163				526,386			239,610
1.2 On claims incurred during current year	3,443,945	2,338,393				484,542			621,010
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	47,648	35,840							11,808
2.2 On claims incurred during current year	1,723,595	1,379,206				176,197			168,192
3. Test:									
3.1 Line 1.1 and 2.1	1,767,807	990,003	0	0	0	526,386	0	0	251,418
3.2 Claim reserves and liabilities, December 31, prior year	1,865,576	1,080,221	0	0	0	547,855	0	0	237,500
3.3 Line 3.1 minus Line 3.2	(97,769)	(90,218)	0	0	0	(21,469)	0	0	13,918

PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	1,043,110					1,043,110			
2. Premiums earned	1,031,269					1,031,269			
3. Incurred claims	639,270					639,270			
4. Commissions	139,655					139,655			
B. Reinsurance Ceded:									
1. Premiums written	4,559,877	3,777,436							782,441
2. Premiums earned	4,559,877	3,777,436							782,441
3. Incurred claims	4,840,480	4,037,360							803,120
4. Commissions	1,735,355	1,483,545							251,810

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims	9,270,981			9,270,981
2. Beginning Claim Reserves and Liabilities	2,637,475	0	0	2,637,475
3. Ending Claim Reserves and Liabilities	3,189,801			3,189,801
4. Claims Paid	8,718,655	0	0	8,718,655
B. Assumed Reinsurance:				
5. Incurred Claims	639,270			639,270
6. Beginning Claim Reserves and Liabilities	547,855	0	0	547,855
7. Ending Claim Reserves and Liabilities	176,197			176,197
8. Claims Paid	1,010,928	0	0	1,010,928
C. Ceded Reinsurance:				
9. Incurred Claims	4,840,480			4,840,480
10. Beginning Claim Reserves and Liabilities	1,320,143	0	0	1,320,143
11. Ending Claim Reserves and Liabilities	1,611,304			1,611,304
12. Claims Paid	4,549,319	0	0	4,549,319
D. Net:				
13. Incurred Claims.....	5,069,771	0	0	5,069,771
14. Beginning Claim Reserves and Liabilities	1,865,187	0	0	1,865,187
15. Ending Claim Reserves and Liabilities	1,754,694	0	0	1,754,694
16. Claims Paid	5,180,264	0	0	5,180,264

SCHEDULE O - PART 1

Development of Incurred Losses

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 1998	2 1999	3 2000	4 2001	5 2002(a)
1. Prior	10,708,259	0	0	0	
2. 1998	37,972,828	8,603,919	126,849	0	
3. 1999	XXX	38,768,404	9,179,910	51,137	
4. 2000	XXX	XXX	23,233,111	973,579	28,376
5. 2001	XXX	XXX	XXX	2,379,900	925,787
6. 2002	XXX	XXX	XXX	XXX	2,370,715

Section B - Other Accident and Health

1. Prior	59,674	0	0	0	
2. 1998	211,604	63,074	0	0	
3. 1999	XXX	287,243	91,120	0	
4. 2000	XXX	XXX	554,482	206,164	
5. 2001	XXX	XXX	XXX	586,307	479,220
6. 2002	XXX	XXX	XXX	XXX	1,392,328

Section C - Credit Accident and Health

1. Prior	0	0	0	0	
2. 1998	0	0	0	0	
3. 1999	XXX	0	0	0	
4. 2000	XXX	XXX	0	0	
5. 2001	XXX	XXX	XXX	0	
6. 2002	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SCHEDULE O - PART 2

Development of Incurred Losses					
Section A - Group Accident and Health					
Year in Which Losses Were Incurred	Sum of Cumulative Net Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 1998	2 1999	3 2000	4 2001	5 2002
1. 1998	44,422,291	8,713,333	133,249	XXX	XXX
2. 1999	XXX	47,807,915	9,233,241	52,754	XXX
3. 2000	XXX	XXX	27,331,088	987,051	28,376
4. 2001	XXX	XXX	XXX	3,442,532	1,899,222
5. 2002	XXX	XXX	XXX	XXX	2,811,826

Section B - Other Accident and Health					
1. 1998	259,056	64,166	.0	XXX	XXX
2. 1999	XXX	373,836	97,992	.0	XXX
3. 2000	XXX	XXX	1,038,469	209,489	
4. 2001	XXX	XXX	XXX	1,368,337	491,028
5. 2002	XXX	XXX	XXX	XXX	1,736,717

Section C - Credit Accident and Health					
1. 1998	.0	.0	.0	XXX	XXX
2. 1999	XXX	.0	.0	.0	XXX
3. 2000	XXX	XXX	.0	.0	
4. 2001	XXX	XXX	XXX	.0	
5. 2002	XXX	XXX	XXX	XXX	

SCHEDULE O - PART 3

Reserve and Liability Methodology - Exhibits 6 and 8		
Line of Business	1 Methodology	2 Amount
1. Industrial Life		
2. Ordinary Life		
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life		
7. Group Accident and Health	Development	92,000
8. Credit Accident and Health	Development	1,415,046
9. Other Accident and Health	Development	785,906
10. Total		2,292,952

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed for Life Insurance, Annuities, Deposit Funds and Other Liabilities without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Amount in Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed for Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

[illegible]

64

64

64

64

95

Reinsurance Ceded to Unauthorized Companies

[illegible]

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	4,636	5,984	21,873	45,800	44,376
2. Commissions and reinsurance expense allowances.....	1,735	4,557	6,862	10,562	10,693
3. Contract claims	4,840	3,471	19,675	40,603	37,373
4. Surrender benefits and withdrawals for life contracts		0	0	0	0
5. Dividends to policyholders		0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts		0	0	0	0
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	29	74	106	59	131
9. Aggregate reserves for life and accident and health contracts	0	0	0	0	0
10. Liability for deposit-type contracts		0	0	0	0
11. Contract claims unpaid	1,595	1,320	2,335	8,827	6,841
12. Amounts recoverable on reinsurance	17	0	342	416	73
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10).....		0	0	0	0
15. Commissions and reinsurance expense allowances unpaid	0	0	0	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F)	0	0	0	0	0
18. Letters of credit (L)	0	0	0	0	0
19. Trust agreements (T)	0	0	0	0	0
20. Other (O)	0	0	0	0	0

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 11)	12,023,274		12,023,274
2. Reinsurance ceded (Line 12)	16,549	(16,549)	0
3. Life & annuity premiums deferred & uncollected (Line 16)	9,744	23,529	33,273
4. Accident and health premiums due and unpaid (Line 17)	37,609	5,591	43,200
5. Net credit for ceded reinsurance	XXX	1,582,184	1,582,184
6. All other admitted assets (balance)	1,565,372		1,565,372
7. Total assets excluding Separate Accounts (Line 25)	13,652,548	1,594,755	15,247,303
8. Separate Account assets (Line 26)	0		0
9. Total assets (Line 27)	13,652,548	1,594,755	15,247,303
LIABILITIES, CAPITAL AND SURPLUS (PAGE 3)			
10. Contract reserves (Lines 1 and 2)	655,209	0	655,209
11. Liability for deposit-type contracts (Line 3)	0		0
12. Claim reserves (Line 4)	1,862,743	1,594,755	3,457,498
13. Policyholder dividends/reserves (Lines 5 through 7)	0		0
14. Premium & annuity considerations received in advance (Line 8)	380,091	0	380,091
15. Other contract liabilities (Line 9)	0		0
16. Reinsurance in unauthorized companies (Line 24.2)	0	0	0
17. Funds held under reinsurance with unauthorized reinsurers (Line 24.3)	0	XXX	0
18. All other liabilities (balance)	773,302		773,302
19. Total liabilities excluding Separate Accounts (Line 26)	3,671,345	1,594,755	5,266,100
20. Separate Account liabilities (Line 27)	0		0
21. Total liabilities (Line 28)	3,671,345	1,594,755	5,266,100
22. Capital & surplus (Line 38)	9,981,201	XXX	9,981,201
23. Total liabilities, capital & surplus (Line 39)	13,652,546	1,594,755	15,247,301
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves	0		
25. Claim reserves	1,594,755		
26. Policyholder dividends/reserves	0		
27. Premium and annuity considerations received in advance	0		
28. Liability for premium & other deposit funds			
29. Other contract liabilities	0		
30. Reinsurance ceded assets	16,549		
31. Other ceded reinsurance recoverables	0		
32. Total ceded reinsurance recoverables	1,611,304		
33. Life & annuity premiums deferred & uncollected	23,529		
34. Accident and health premiums due and unpaid	5,591		
35. Reinsurance in unauthorized companies	0		
36. Other ceded reinsurance payables/offsets	0		
37. Total ceded reinsurance payable/offsets	29,120		
38. Total net credit for ceded reinsurance	1,582,184		

70

[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual 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 Schedule SIS (Stockholders Information Supplement) be filed by March 1?

.....No.....
2.

Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?

.....Yes.....
3.

Will the SVO Compliance Certification be filed by March 1?

.....Yes.....
4.

Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?

.....No.....
5.

Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?

.....Yes.....
6.

Will the Risk-based Capital Report be filed with the NAIC by March 1?

.....Yes.....
7.

Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?

.....Yes.....
8.

Will the statement on non-guaranteed elements as required by interrogatory #3 to Exhibit 5 be filed by March 1?

.....No.....
9.

Will an actuarial opinion be filed with this statement by March 1?

.....Yes.....
10.

Will the Workers' Compensation Carve-Out Supplement be filed by March 1?

.....No.....
11.

Will the Long-Term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?

.....No.....

APRIL FILING

12.

Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

.....No.....
13.

Will Management's Discussion and Analysis be filed by April 1?

.....Yes.....
14.

Will the Interest Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the state by April 1?

.....No.....
15.

Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?

.....No.....
16.

Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?

.....Yes.....
17.

Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?

.....Yes.....
18.

Will the Accident and Health Policy Experience Exhibit be filed by April 1?

.....Yes.....
19.

Will the Investment Risk Interrogatories be filed by April 1?

.....Yes.....

JUNE FILING

20.

Will an audited financial report be filed by June 1?

.....Yes.....

EXPLANATIONS:

BAR CODE:

1.


6 3 5 4 1 2 0 0 2 4 2 0 0 0 0 0 0

4.


6 3 5 4 1 2 0 0 2 4 9 0 0 0 0 0 0

8.


6 3 5 4 1 2 0 0 2 3 7 0 0 0 0 0 0

10.


6 3 5 4 1 2 0 0 2 4 9 5 0 0 0 0 0

11.


6 3 5 4 1 2 0 0 2 3 4 0 0 0 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

12. 
6 3 5 4 1 2 0 0 2 3 3 0 5 8 0 0 0

14. 
6 3 5 4 1 2 0 0 2 2 8 0 0 0 0 0 0

15. 
6 3 5 4 1 2 0 0 2 2 3 0 5 8 0 0 0

OVERFLOW PAGE FOR WRITE-INS

L004 Additional Aggregate Lines for Page 04 Line 8.3.

*SUMOPS

08.304. Miscellaneous income.....	483	395,011
08.397. Summary of remaining write-ins for Line 8.3 from Page 4	483	395,011



NAIC Group Code 0759 NAIC Company Code 63541
 Address (City, State and Zip Code) Columbus, Ohio 43235
 Person Completing This Exhibit Jason Wade
 Title Senior Actuarial Assistant Telephone Number 614-797-5144

1. If response in Column 1 is no, give complete and full 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: 4079 Executive Parkway Columbus, Ohio 43081

2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 4079 Executive Parkway Columbus, Ohio 43081

3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

4. Explain any policies identified above as policy type "O".

GENERAL INTERROGATORIES



NAIC Group Code 0759 NAIC Company Code 63541
 Address (City, State and Zip Code) Columbus, Ohio 43235
 Person Completing This Exhibit Jason Wade
 Title Senior Actuarial Assistant Telephone Number 614-797-5144

2999999 Total Experience on Group Policies	0	0	0.0	0	0	0	0.0	0
--	---	---	-----	---	---	---	-----	---

1. If response in Column 1 is no, give complete and full 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: 4079 Executive Parkway Columbus, Ohio 43081

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3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 4079 Executive Parkway Columbus, Ohio 43081

3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

4. Explain any policies identified above as policy type "O".



SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF Idaho

NAIC Group Code 0759

NAIC Company Code 63541

Address (City, State and Zip Code) Columbus, Ohio 43235

Person Completing This Exhibit Jason Wade

.. Telephone Number 614-797-5144

Title Senior Actuarial Assistant

[illegible]

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give complete and full 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: 4079 Executive Parkway Columbus, Ohio 43081
 - 2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
 - 3.1 Address: 4079 Executive Parkway Columbus, Ohio 43081
 - 3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254
4. Explain any policies identified above as policy type "O".



NAIC Group Code	0759	NAIC Company Code	63541
Address (City, State and Zip Code)	Columbus, Ohio 43235		
Person Completing This Exhibit	Jason Wade		
Title	Senior Actuarial Assistant	Telephone Number	614-797-5144

1. If response in Column 1 is no, give complete and full 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: 4079 Executive Parkway Columbus, Ohio 43081

2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 4079 Executive Parkway Columbus, Ohio 43081

3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

4. Explain any policies identified above as policy type "O".

GENERAL INTERROGATORIES



NAIC Group Code 0759 NAIC Company Code 63541
 Address (City, State and Zip Code) Columbus, Ohio 43235
 Person Completing This Exhibit Jason Wade
 Title Senior Actuarial Assistant Telephone Number 614-797-5144

02999999 Total Experience on Group Policies	0	0	0.0	0	0	0	0.0	0
---	---	---	-----	---	---	---	-----	---

1. If response in Column 1 is no, give complete and full 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: 4079 Executive Parkway Westerville, Ohio 43081 _____

2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254 _____

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081 _____

3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254 _____

4. Explain any policies identified above as policy type "O". _____

360.KS



SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF Kentucky

NAIC Group Code 0759

NAIC Company Code 63541

Address (City, State and Zip Code) Columbus, Ohio 43235

Person Completing This Exhibit Jason Wade

Telephone Number 614-797-5144

[illegible]

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give complete and full 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: 4079 Executive Parkway Westerville, Ohio 43081

2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081

3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

4. Explain any policies identified above as policy type "O".



SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF Michigan

NAIC Group Code 0759

NAIC Company Code 63541

Address (City, State and Zip Code) Columbus, Ohio 43235

Person Completing This Exhibit Jason Wade

.. Telephone Number 614-797-5144

[illegible]

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give complete and full 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: 4079 Executive Parkway Westerville, Ohio 43081

2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081

3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

4. Explain any policies identified above as policy type "O".



FOR THE STATE OF Mississippi

NAIC Group Code 0759		NAIC Company Code 63541
Address (City, State and Zip Code) Columbus, Ohio 43235		
Person Completing This Exhibit Jason Wade		
Title	Senior Actuarial Assistant	Telephone Number 614-797-5144

[illegible]

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give complete and full 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: 4079 Executive Parkway Westerville, Ohio 43081
- 2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
- 3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081
- 3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254
4. Explain any policies identified above as policy type "O".

360.MS



SUPPLEMENTAL EXHIBIT FOR THE YEAR 2002 OF THE CENTRAL BENEFITS NATIONAL LIFE INSURANCE COMPANY

MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF Missouri

NAIC Group Code 0759

NAIC Company Code 63541

Address (City, State and Zip Code) Columbus, Ohio 43235

Person Completing This Exhibit Jason Wade

.. Telephone Number 614-797-5144

Title Senior Actuarial Assistant

[illegible]

GENERAL INTERROGATORIES

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3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081

3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

4. Explain any policies identified above as policy type "O".



FOR THE STATE OF Nebraska

NAIC Group Code 0759		NAIC Company Code 63541
Address (City, State and Zip Code) Columbus, Ohio 43235		
Person Completing This Exhibit Jason Wade		
Title Senior Actuarial Assistant	Telephone Number 614-797-5144	

[illegible]

GENERAL INTERROGATORIES

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- 3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081
- 3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254
4. Explain any policies identified above as policy type "O".



NAIC Group Code	0759	NAIC Company Code	63541
Address (City, State and Zip Code)	Columbus, Ohio 43235		
Person Completing This Exhibit	Jason Wade		
Title	Senior Actuarial Assistant	Telephone Number	614-797-5144

1. If response in Column 1 is no, give complete and full 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: 4079 Executive Parkway Westerville, Ohio 43081

2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081

3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

4. Explain any policies identified above as policy type "O".

GENERAL INTERROGATORIES



NAIC Group Code 0759		NAIC Company Code 63541
Address (City, State and Zip Code) Columbus, Ohio 43235		
Person Completing This Exhibit Jason Wade		
Title Senior Actuarial Assistant	Telephone Number 614-797-5144	

2999999 Total Experience on Group Policies	0	0	0.0	0	0	0	0.0	0
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2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254
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3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081
3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254
4. Explain any policies identified above as policy type "O".



NAIC Group Code	0759	NAIC Company Code	63541
Address (City, State and Zip Code)	Columbus, Ohio 43235		
Person Completing This Exhibit	Jason Wade		
Title	Senior Actuarial Assistant	Telephone Number	614-797-5144

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2.1 Address: 4079 Executive Parkway Westerville, Ohio 43081

2.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254 _____

Billing address and contact person for user fees established under

3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081 _____

3.2 Contact Person and Phone Number: Sandra T.

GENERAL INTERROGATORIES



NAIC Group Code	0759	NAIC Company Code	63541
Address (City, State and Zip Code)	Columbus, Ohio 43235		
Person Completing This Exhibit	Jason Wade		
Title	Senior Actuarial Assistant	Telephone Number	614-797-5144

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3.1 Address: 4079 Executive Parkway Westerville, Ohio 43081

3.2 Contact Person and Phone Number: Sandra Tarullo-Jacobs 614-797-5254

4. Explain any policies identified above as policy type "O".

GENERAL INTERROGATORIES



FOR THE STATE OF Virginia

NAIC Group Code 0759		NAIC Company Code 63541
Address (City, State and Zip Code) Columbus, Ohio 43235		
Person Completing This Exhibit Jason Wade		
Title Senior Actuarial Assistant	Telephone Number 614-797-5144	

[illegible]

GENERAL INTERROGATORIES

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4. Explain any policies identified above as policy type "O".

