



ANNUAL STATEMENT

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

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

NAIC Group Code..... 137, 137 (Current Period) (Prior Period) NAIC Company Code..... 70130 Employer's ID Number..... 31-0727974

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio
Country of Domicile US
Incorporated..... November 15, 1966 Commenced Business..... December 31, 1966

Statutory Home Office 65 East State Street, Suite 2100 Columbus OH 43215-4260
(Street and Number) (City or Town, State and Zip Code)
Main Administrative Office 5250 South Sixth Street Road Springfield IL 62703 877-881-1777
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)
Mail Address P.O. Box 5147 Springfield IL 62705-5147
(Street and Number or P. O. Box) (City or Town, State and Zip Code)
Primary Location of Books and Records 5250 South Sixth Street Road Springfield IL 62703 877-881-1777
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)
Internet Website Address www.unitedtrustgroup.com
Statement Contact Theodore Clayton Miller 877-881-1777
(Name) (Area Code) (Telephone Number) (Extension)
accounting@unitedtrustgroup.com 217-241-6578
(E-Mail Address) (Fax Number)
Policyowner Relations Contact 5250 South Sixth Street Road Springfield IL 62703 800-323-0050
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President Randall Lanier Attkisson Treasurer Theodore Clayton Miller
Secretary Theodore Clayton Miller Actuary Wilfred Joseph Albracht

VICE PRESIDENTS

Michael Keith Borden Joyce Marie Copp Douglas August Dockter Patricia Grace Fowler
Theodore Clayton Miller James Patrick Rousey Brad Marshall Wilson

DIRECTORS OR TRUSTEES

Randall Lanier Attkisson Jesse Thomas Correll John W Croswell Dennis Thomas Ditto
Robert Woodson Teater

State of.....Illinois
County of.....Sangamon

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.

_____ (Signature) Randall Lanier Attkisson _____ (Printed Name) President	_____ (Signature) Theodore Clayton Miller _____ (Printed Name) Secretary	_____ (Signature) Theodore Clayton Miller _____ (Printed Name) Treasurer
--	---	---

Subscribed and sworn to before me this
.....6th.....day ofFebruary....., 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.....



DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,831	0	0	0	4,831
2. Annuity considerations.....	153	0	0	0	153
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).....	4,984	0	0	0	4,984
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	145	0	0	0	145
6.2 Applied to pay renewal premiums.....	37	0	0	0	37
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 Lines 6.1 to 6.4).....	182	0	0	0	182
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 + 7.4).....	182	0	0	0	182
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	10,928	0	0	0	10,928
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	626	0	0	0	626
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	11,554	0	0	0	11,554

DETAILS OF WRITE-INS

1301. coupons.....	626	0	0	0	626
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	626	0	0	0	626

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	25	441,450	0	(a).....0	0	0	0	0	25	441,450
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(2)	(125,083)	0	0	0	0	0	0	(2)	(125,083)
23. In force December 31 of current year.....	23	316,367	0	(a).....0	0	0	0	0	23	316,367

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	85,869	0	0	0	85,869
2. Annuity considerations.....	5,121	0	0	0	5,121
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).....	90,990	0	0	0	90,990
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	351	0	0	0	351
6.2 Applied to pay renewal premiums.....	290	0	0	0	290
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9	0	0	0	9
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	650	0	0	0	650
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 + 7.4).....	650	0	0	0	650
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	77,443	0	0	0	77,443
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	7,120	0	0	0	7,120
12. Surrender values and withdrawals for life contracts.....	37,471	0	0	0	37,471
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	308	0	0	0	308
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	122,342	0	0	0	122,342

DETAILS OF WRITE-INS

1301. coupons.....	308	0	0	0	308
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	308	0	0	0	308

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	7	77,443	0	0	0	0	0	0	7	77,443
Settled during current year:										
18.1 By payment in full.....	7	77,443	0	0	0	0	0	0	7	77,443
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	7	77,443	0	0	0	0	0	0	7	77,443
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	7	77,443	0	0	0	0	0	0	7	77,443
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	319	12,149,584	0	(a).....0	0	0	0	0	319	12,149,584
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(5)	(852,231)	0	0	0	109,100	0	0	(5)	(743,131)
23. In force December 31 of current year.....	314	11,297,353	0	(a).....0	0	109,100	0	0	314	11,406,453

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	226,266	0	0	0	226,266
2. Annuity considerations.....	1,418	0	0	0	1,418
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).....	227,684	0	0	0	227,684
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	944	0	0	0	944
6.2 Applied to pay renewal premiums.....	276	0	0	0	276
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	21	0	0	0	21
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,241	0	0	0	1,241
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 + 7.4).....	1,241	0	0	0	1,241
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	174,572	0	0	0	174,572
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	3,127	0	0	0	3,127
12. Surrender values and withdrawals for life contracts.....	63,754	0	0	0	63,754
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	973	0	0	0	973
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	242,426	0	0	0	242,426

DETAILS OF WRITE-INS					
1301. coupons.....	973	0	0	0	973
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	973	0	0	0	973

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	16,013	0	0	0	0	0	0	8	16,013
17. Incurred during current year.....	38	174,111	0	0	0	0	0	0	38	174,111
Settled during current year:										
18.1 By payment in full.....	40	174,572	0	0	0	0	0	0	40	174,572
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	40	174,572	0	0	0	0	0	0	40	174,572
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	40	174,572	0	0	0	0	0	0	40	174,572
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	15,552	0	0	0	0	0	0	6	15,552
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,657	15,182,758	0	(a).....0	0	0	0	0	1,657	15,182,758
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(83)	(909,329)	0	0	0	0	0	0	(83)	(909,329)
23. In force December 31 of current year.....	1,574	14,273,429	0	(a).....0	0	0	0	0	1,574	14,273,429

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	40,169	0	0	0	40,169
2. Annuity considerations.....	1,300	0	0	0	1,300
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).....	41,469	0	0	0	41,469
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,439	0	0	0	1,439
6.2 Applied to pay renewal premiums.....	1,442	0	0	0	1,442
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	141	0	0	0	141
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,022	0	0	0	3,022
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 + 7.4).....	3,022	0	0	0	3,022
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	95,500	0	0	0	95,500
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	12,254	0	0	0	12,254
12. Surrender values and withdrawals for life contracts.....	17,960	0	0	0	17,960
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,803	0	0	0	1,803
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	127,517	0	0	0	127,517

DETAILS OF WRITE-INS

1301. coupons.....	1,803	0	0	0	1,803
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	1,803	0	0	0	1,803

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	2,000	0	0	0	0	0	0	1	2,000
17. Incurred during current year.....	5	93,500	0	0	0	0	0	0	5	93,500
Settled during current year:										
18.1 By payment in full.....	6	95,500	0	0	0	0	0	0	6	95,500
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	6	95,500	0	0	0	0	0	0	6	95,500
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	6	95,500	0	0	0	0	0	0	6	95,500
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	250	5,141,137	0	(a).....0	0	0	0	0	250	5,141,137
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	8	(206,873)	0	0	0	0	3	1,500	11	(205,373)
23. In force December 31 of current year.....	258	4,934,264	0	(a).....0	0	0	3	1,500	261	4,935,764

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	50,581	0	0	0	50,581
2. Annuity considerations.....	3,533	0	0	0	3,533
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).....	54,114	0	0	0	54,114
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,123	0	0	0	1,123
6.2 Applied to pay renewal premiums.....	582	0	0	0	582
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	253	0	0	0	253
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,958	0	0	0	1,958
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 + 7.4).....	1,958	0	0	0	1,958
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	64,309	0	0	0	64,309
10. Matured endowments.....	480	0	0	0	480
11. Annuity benefits.....	1,941	0	0	0	1,941
12. Surrender values and withdrawals for life contracts.....	46,973	0	0	0	46,973
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	2,738	0	0	0	2,738
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	116,441	0	0	0	116,441

DETAILS OF WRITE-INS					
1301. coupons.....	2,738	0	0	0	2,738
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	2,738	0	0	0	2,738

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	9,750	0	0	0	0	0	0	2	9,750
17. Incurred during current year.....	5	54,559	0	0	0	0	0	0	5	54,559
Settled during current year:										
18.1 By payment in full.....	7	64,309	0	0	0	0	0	0	7	64,309
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	7	64,309	0	0	0	0	0	0	7	64,309
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	7	64,309	0	0	0	0	0	0	7	64,309
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	445	6,171,267	0	(a).....0	0	0	0	0	445	6,171,267
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(6)	(370,159)	0	0	0	0	0	0	(6)	(370,159)
23. In force December 31 of current year.....	439	5,801,108	0	(a).....0	0	0	0	0	439	5,801,108

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	84	84	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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	84	84	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	84	84	0	0	0



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	114,688	0	0	0	114,688
2. Annuity considerations.....	4,498	0	0	0	4,498
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).....	119,186	0	0	0	119,186
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,511	0	0	0	3,511
6.2 Applied to pay renewal premiums.....	407	0	0	0	407
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,968	0	0	0	4,968
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,886	0	0	0	8,886
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 + 7.4).....	8,886	0	0	0	8,886
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	63,102	0	0	0	63,102
10. Matured endowments.....	823	0	0	0	823
11. Annuity benefits.....	13,053	0	0	0	13,053
12. Surrender values and withdrawals for life contracts.....	120,168	0	0	0	120,168
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	878	0	0	0	878
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	198,024	0	0	0	198,024

DETAILS OF WRITE-INS					
1301. coupons.....	878	0	0	0	878
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	878	0	0	0	878

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	4	63,102	0	0	0	0	0	0	4	63,102
Settled during current year:										
18.1 By payment in full.....	4	63,102	0	0	0	0	0	0	4	63,102
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	4	63,102	0	0	0	0	0	0	4	63,102
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	4	63,102	0	0	0	0	0	0	4	63,102
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	458	12,760,708	0	(a).....0	0	0	0	0	458	12,760,708
21. Issued during year.....	1	12,500	0	0	0	0	0	0	1	12,500
22. Other changes to in force (Net).....	(17)	(655,510)	0	0	0	0	3	1,500	(14)	(654,010)
23. In force December 31 of current year.....	442	12,117,698	0	(a).....0	0	0	3	1,500	445	12,119,198

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	4,014	4,014	0	5,600	5,600
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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,014	4,014	0	5,600	5,600
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	4,014	4,014	0	5,600	5,600

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,582	0	0	0	6,582
2. Annuity considerations.....	292	0	0	0	292
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).....	6,874	0	0	0	6,874
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	256	0	0	0	256
6.2 Applied to pay renewal premiums.....	74	0	0	0	74
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	188	0	0	0	188
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	518	0	0	0	518
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 + 7.4).....	518	0	0	0	518
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	8,268	0	0	0	8,268
12. Surrender values and withdrawals for life contracts.....	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	129	0	0	0	129
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	8,397	0	0	0	8,397

DETAILS OF WRITE-INS

1301. coupons.....	129	0	0	0	129
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	129	0	0	0	129

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	37	1,025,601	0	(a) 0	0	0	0	0	37	1,025,601
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	8	112,664	0	0	0	0	1	1,000	9	113,664
23. In force December 31 of current year.....	45	1,138,265	0	(a) 0	0	0	1	1,000	46	1,139,265

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,279	0	0	0	1,279
2. Annuity considerations.....	546	0	0	0	546
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).....	1,825	0	0	0	1,825
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	26	0	0	0	26
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 Lines 6.1 to 6.4).....	26	0	0	0	26
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 + 7.4).....	26	0	0	0	26
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
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.....	28	0	0	0	28
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	28	0	0	0	28

DETAILS OF WRITE-INS

1301. coupons.....	28	0	0	0	28
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	28	0	0	0	28

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	21	213,477	0	(a).....0	0	0	0	0	21	213,477
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	(6,721)	0	0	0	0	0	0	0	(6,721)
23. In force December 31 of current year.....	21	206,756	0	(a).....0	0	0	0	0	21	206,756

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,485	0	0	0	2,485
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).....	2,485	0	0	0	2,485
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 Lines 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 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
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.....	120	0	0	0	120
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	120	0	0	0	120

DETAILS OF WRITE-INS

1301. coupons.....	120	0	0	0	120
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	120	0	0	0	120

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	11	237,220	0	(a) 0	0	0	0	0	11	237,220
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	10	(41,720)	0	0	0	0	0	0	10	(41,720)
23. In force December 31 of current year.....	21	195,500	0	(a) 0	0	0	0	0	21	195,500

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	655,990	0	0	0	655,990
2. Annuity considerations.....	16,718	0	0	0	16,718
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).....	672,708	0	0	0	672,708
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,888	0	0	0	3,888
6.2 Applied to pay renewal premiums.....	3,286	0	0	0	3,286
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	877	0	0	0	877
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,051	0	0	0	8,051
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 + 7.4).....	8,051	0	0	0	8,051
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	219,287	0	0	0	219,287
10. Matured endowments.....	4,000	0	0	0	4,000
11. Annuity benefits.....	89,384	0	0	0	89,384
12. Surrender values and withdrawals for life contracts.....	393,321	0	0	0	393,321
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	6,418	0	0	0	6,418
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	712,410	0	0	0	712,410

DETAILS OF WRITE-INS					
1301. coupons.....	6,418	0	0	0	6,418
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	6,418	0	0	0	6,418

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	2,240	0	0	0	0	0	0	1	2,240
17. Incurred during current year.....	19	221,897	0	0	0	0	0	0	19	221,897
Settled during current year:										
18.1 By payment in full.....	19	219,287	0	0	0	0	0	0	19	219,287
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	19	219,287	0	0	0	0	0	0	19	219,287
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	19	219,287	0	0	0	0	0	0	19	219,287
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	4,850	0	0	0	0	0	0	1	4,850
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,795	88,392,630	0	(a).....0	0	0	0	0	1,795	88,392,630
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	37	(6,508,274)	0	0	0	155,000	26	19,553	63	(6,333,721)
23. In force December 31 of current year.....	1,832	81,884,356	0	(a).....0	0	155,000	26	19,553	1,858	82,058,909

(a) Includes Individual Credit Life Insurance, prior year \$.00 current year \$.00.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.00 current year \$.00.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.00 current year \$.00.

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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	219,742	0	0	0	219,742
2. Annuity considerations.....	4,826	0	0	0	4,826
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).....	224,568	0	0	0	224,568
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	386	0	0	0	386
6.2 Applied to pay renewal premiums.....	176	0	0	0	176
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	23	0	0	0	23
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	585	0	0	0	585
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 + 7.4).....	585	0	0	0	585
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	72,145	0	0	0	72,145
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	18,647	0	0	0	18,647
12. Surrender values and withdrawals for life contracts.....	75,626	0	0	0	75,626
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,218	0	0	0	1,218
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	167,636	0	0	0	167,636

DETAILS OF WRITE-INS					
1301. coupons.....	1,218	0	0	0	1,218
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	1,218	0	0	0	1,218

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	3,279	0	0	0	0	0	0	2	3,279
17. Incurred during current year.....	7	68,866	0	0	0	0	0	0	7	68,866
Settled during current year:										
18.1 By payment in full.....	9	72,145	0	0	0	0	0	0	9	72,145
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	9	72,145	0	0	0	0	0	0	9	72,145
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	9	72,145	0	0	0	0	0	0	9	72,145
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	667	30,630,897	0	(a).....0	0	0	0	0	667	30,630,897
21. Issued during year.....	1	31,750	0	0	0	0	0	0	1	31,750
22. Other changes to in force (Net).....	15	(1,385,903)	0	0	0	33,500	5	3,975	20	(1,348,428)
23. In force December 31 of current year.....	683	29,276,744	0	(a).....0	0	33,500	5	3,975	688	29,314,219

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR
 NAIC Group Code.....137 NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	16,346,713	0	0	0	16,346,713
2. Annuity considerations.....	739,771	0	0	0	739,771
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).....	17,086,484	0	0	0	17,086,484
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	561,046	0	0	0	561,046
6.2 Applied to pay renewal premiums.....	178,406	0	0	0	178,406
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	254,496	0	0	0	254,496
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	993,948	0	0	0	993,948
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 + 7.4).....	993,948	0	0	0	993,948
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	12,735,920	0	0	0	12,735,920
10. Matured endowments.....	33,728	0	0	0	33,728
11. Annuity benefits.....	2,376,215	0	0	0	2,376,215
12. Surrender values and withdrawals for life contracts.....	7,153,662	0	0	0	7,153,662
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	182,378	0	0	0	182,378
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	22,481,903	0	0	0	22,481,903

DETAILS OF WRITE-INS					
1301. Coupons.....	182,378	0	0	0	182,378
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	182,378	0	0	0	182,378

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	152	2,167,921	0	0	0	0	0	0	152	2,167,921
17. Incurred during current year.....	753	11,855,696	0	0	0	0	0	0	753	11,855,696
Settled during current year:										
18.1 By payment in full.....	839	12,735,920	0	0	0	0	0	0	839	12,735,920
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	839	12,735,920	0	0	0	0	0	0	839	12,735,920
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	839	12,735,920	0	0	0	0	0	0	839	12,735,920
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	66	1,287,697	0	0	0	0	0	0	66	1,287,697
POLICY EXHIBIT										
20. In force December 31, prior year.....	67,374	2,431,230,000	976	(a) 4,148,000	1	1,013,163,000	0	0	68,351	3,448,541,000
21. Issued during year.....	95	13,309,450	0	0	0	0	0	0	95	13,309,450
22. Other changes to in force (Net).....	18,080	(86,567,450)	(131)	(450,000)	86	17,643,000	2,733	1,896,710	20,768	(67,477,740)
23. In force December 31 of current year.....	85,549	2,357,972,000	845	(a) 3,698,000	87	1,030,806,000	2,733	1,896,710	89,214	3,394,372,710

(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.....	0	0	0	108,000	108,000
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	40,866	39,140	0	181,906	185,019
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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	40,866	39,140	0	181,906	185,019
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	40,866	39,140	0	289,906	293,019



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,476	0	0	0	2,476
2. Annuity considerations.....	624	0	0	0	624
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).....	3,100	0	0	0	3,100
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	207	0	0	0	207
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 Lines 6.1 to 6.4).....	207	0	0	0	207
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 + 7.4).....	207	0	0	0	207
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	388	0	0	0	388
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.....	388	0	0	0	388

DETAILS OF WRITE-INS

1301. coupons.....	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	13	440,568	0	(a).....0	0	0	0	0	13	440,568
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	11,400	0	0	0	0	0	0	0	11,400
23. In force December 31 of current year.....	13	451,968	0	(a).....0	0	0	0	0	13	451,968

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	565,579	0	0	0	565,579
2. Annuity considerations.....	173,879	0	0	0	173,879
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).....	739,458	0	0	0	739,458
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	31,481	0	0	0	31,481
6.2 Applied to pay renewal premiums.....	2,678	0	0	0	2,678
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,658	0	0	0	1,658
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	35,817	0	0	0	35,817
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 + 7.4).....	35,817	0	0	0	35,817
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	272,151	0	0	0	272,151
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	480,345	0	0	0	480,345
12. Surrender values and withdrawals for life contracts.....	225,770	0	0	0	225,770
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,280	0	0	0	1,280
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	979,546	0	0	0	979,546

DETAILS OF WRITE-INS					
1301. coupons.....	1,280	0	0	0	1,280
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	1,280	0	0	0	1,280

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	2,400	0	0	0	0	0	0	1	2,400
17. Incurred during current year.....	9	269,751	0	0	0	0	0	0	9	269,751
Settled during current year:										
18.1 By payment in full.....	10	272,151	0	0	0	0	0	0	10	272,151
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	10	272,151	0	0	0	0	0	0	10	272,151
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	10	272,151	0	0	0	0	0	0	10	272,151
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,585	82,249,142	0	(a) 0	0	0	0	0	1,585	82,249,142
21. Issued during year.....	1	125,000	0	0	0	0	0	0	1	125,000
22. Other changes to in force (Net).....	(143)	(7,823,059)	0	0	0	0	0	0	(143)	(7,823,059)
23. In force December 31 of current year.....	1,443	74,551,083	0	(a) 0	0	0	0	0	1,443	74,551,083

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,952	0	0	0	2,952
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).....	2,952	0	0	0	2,952
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	10	0	0	0	10
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.....	28	0	0	0	28
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	38	0	0	0	38
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 + 7.4).....	38	0	0	0	38
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	1,286	0	0	0	1,286
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	112	0	0	0	112
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	1,398	0	0	0	1,398

DETAILS OF WRITE-INS

1301. coupons.....	112	0	0	0	112
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	112	0	0	0	112

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	29	249,413	0	(a) 0	0	0	0	0	29	249,413
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	1	(2,058)	0	0	0	0	0	0	1	(2,058)
23. In force December 31 of current year.....	30	247,355	0	(a) 0	0	0	0	0	30	247,355

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,494,232	0	0	0	3,494,232
2. Annuity considerations.....	226,397	0	0	0	226,397
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).....	3,720,629	0	0	0	3,720,629
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	191,267	0	0	0	191,267
6.2 Applied to pay renewal premiums.....	104,359	0	0	0	104,359
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	158,462	0	0	0	158,462
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	454,088	0	0	0	454,088
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 + 7.4).....	454,088	0	0	0	454,088
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,436,751	0	0	0	1,436,751
10. Matured endowments.....	87	0	0	0	87
11. Annuity benefits.....	503,360	0	0	0	503,360
12. Surrender values and withdrawals for life contracts.....	1,153,667	0	0	0	1,153,667
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	58,561	0	0	0	58,561
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	3,152,426	0	0	0	3,152,426

DETAILS OF WRITE-INS					
1301. coupons.....	58,561	0	0	0	58,561
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	58,561	0	0	0	58,561

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	16	214,747	0	0	0	0	0	0	16	214,747
17. Incurred during current year.....	61	1,227,104	0	0	0	0	0	0	61	1,227,104
Settled during current year:										
18.1 By payment in full.....	75	1,436,751	0	0	0	0	0	0	75	1,436,751
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	75	1,436,751	0	0	0	0	0	0	75	1,436,751
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	75	1,436,751	0	0	0	0	0	0	75	1,436,751
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	5,100	0	0	0	0	0	0	2	5,100
POLICY EXHIBIT										
20. In force December 31, prior year.....	14,115	473,546,541	0	(a).....0	0	0	0	0	14,115	473,546,541
21. Issued during year.....	66	9,305,000	0	0	0	0	0	0	66	9,305,000
22. Other changes to in force (Net).....	(772)	62,377,525	0	0	0	579,200	1	350	(771)	62,957,075
23. In force December 31 of current year.....	13,409	545,229,066	0	(a).....0	0	579,200	1	350	13,410	545,808,616

(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	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.....	0	0	0	108,000	108,000
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	834	834	0	7,133	7,133
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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	834	834	0	7,133	7,133
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	834	834	0	115,133	115,133



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	367,230	0	0	0	367,230
2. Annuity considerations.....	69,861	0	0	0	69,861
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).....	437,091	0	0	0	437,091
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	12,456	0	0	0	12,456
6.2 Applied to pay renewal premiums.....	1,048	0	0	0	1,048
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,470	0	0	0	4,470
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	17,974	0	0	0	17,974
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 + 7.4).....	17,974	0	0	0	17,974
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	156,789	0	0	0	156,789
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	142,366	0	0	0	142,366
12. Surrender values and withdrawals for life contracts.....	215,310	0	0	0	215,310
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	7,073	0	0	0	7,073
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	521,538	0	0	0	521,538

DETAILS OF WRITE-INS					
1301. coupons.....	7,073	0	0	0	7,073
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	7,073	0	0	0	7,073

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	1,356	0	0	0	0	0	0	1	1,356
17. Incurred during current year.....	5	155,433	0	0	0	0	0	0	5	155,433
Settled during current year:										
18.1 By payment in full.....	6	156,789	0	0	0	0	0	0	6	156,789
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	6	156,789	0	0	0	0	0	0	6	156,789
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	6	156,789	0	0	0	0	0	0	6	156,789
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,121	49,286,618	0	(a) 0	0	0	0	0	1,121	49,286,618
21. Issued during year.....	2	125,000	0	0	0	0	0	0	2	125,000
22. Other changes to in force (Net).....	(35)	(3,868,018)	0	0	0	62,000	0	0	(35)	(3,806,018)
23. In force December 31 of current year.....	1,088	45,543,600	0	(a) 0	0	62,000	0	0	1,088	45,605,600

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	193	193	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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	193	193	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	193	193	0	0	0



DIRECT BUSINESS IN THE STATE OF **KANSAS** DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	949,709	0	0	0	949,709
2. Annuity considerations.....	8,182	0	0	0	8,182
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).....	957,891	0	0	0	957,891
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	10,191	0	0	0	10,191
6.2 Applied to pay renewal premiums.....	1,562	0	0	0	1,562
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,878	0	0	0	5,878
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	17,631	0	0	0	17,631
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 + 7.4).....	17,631	0	0	0	17,631
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,186,383	0	0	0	1,186,383
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	75,202	0	0	0	75,202
12. Surrender values and withdrawals for life contracts.....	392,722	0	0	0	392,722
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,431	0	0	0	1,431
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	1,655,738	0	0	0	1,655,738

DETAILS OF WRITE-INS					
1301. coupons.....	1,431	0	0	0	1,431
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	1,431	0	0	0	1,431

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	25	84,318	0	0	0	0	0	0	25	84,318
17. Incurred during current year.....	139	1,124,721	0	0	0	0	0	0	139	1,124,721
Settled during current year:										
18.1 By payment in full.....	154	1,186,383	0	0	0	0	0	0	154	1,186,383
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	154	1,186,383	0	0	0	0	0	0	154	1,186,383
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	154	1,186,383	0	0	0	0	0	0	154	1,186,383
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	10	22,656	0	0	0	0	0	0	10	22,656
POLICY EXHIBIT										
20. In force December 31, prior year.....	5,544	102,945,232	0	(a).....0	0	0	0	0	5,544	102,945,232
21. Issued during year.....	1	31,250	0	0	0	0	0	0	1	31,250
22. Other changes to in force (Net).....	(348)	(10,556,557)	0	0	0	7,500	1	525	(347)	(10,548,532)
23. In force December 31 of current year.....	5,197	92,419,925	0	(a).....0	0	7,500	1	525	5,198	92,427,950

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	27,298	25,572	0	125,595	128,708
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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	27,298	25,572	0	125,595	128,708
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	27,298	25,572	0	125,595	128,708



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	49,025	0	0	0	49,025
2. Annuity considerations.....	1,232	0	0	0	1,232
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).....	50,257	0	0	0	50,257
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	314	0	0	0	314
6.2 Applied to pay renewal premiums.....	332	0	0	0	332
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 Lines 6.1 to 6.4).....	646	0	0	0	646
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 + 7.4).....	646	0	0	0	646
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	337,114	0	0	0	337,114
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	23,381	0	0	0	23,381
12. Surrender values and withdrawals for life contracts.....	31,687	0	0	0	31,687
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	423	0	0	0	423
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	392,605	0	0	0	392,605

DETAILS OF WRITE-INS					
1301. coupons.....	423	0	0	0	423
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	423	0	0	0	423

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	9	392,196	0	0	0	0	0	0	9	392,196
Settled during current year:										
18.1 By payment in full.....	7	337,114	0	0	0	0	0	0	7	337,114
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	7	337,114	0	0	0	0	0	0	7	337,114
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	7	337,114	0	0	0	0	0	0	7	337,114
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	55,082	0	0	0	0	0	0	2	55,082
POLICY EXHIBIT										
20. In force December 31, prior year.....	233	9,534,284	0	(a).....0	0	0	0	0	233	9,534,284
21. Issued during year.....	1	550,000	0	0	0	0	0	0	1	550,000
22. Other changes to in force (Net).....	158	(309,960)	0	0	10	3,575,350	22	15,328	190	3,280,718
23. In force December 31 of current year.....	392	9,774,324	0	(a).....0	10	3,575,350	22	15,328	424	13,365,002

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	237,275	0	0	0	237,275
2. Annuity considerations.....	3,989	0	0	0	3,989
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).....	241,264	0	0	0	241,264
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	262	0	0	0	262
6.2 Applied to pay renewal premiums.....	309	0	0	0	309
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	109	0	0	0	109
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	680	0	0	0	680
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 + 7.4).....	680	0	0	0	680
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	380,391	0	0	0	380,391
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	5,652	0	0	0	5,652
12. Surrender values and withdrawals for life contracts.....	45,198	0	0	0	45,198
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	329	0	0	0	329
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	431,570	0	0	0	431,570

DETAILS OF WRITE-INS					
1301. coupons.....	329	0	0	0	329
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	329	0	0	0	329

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	100,000	0	0	0	0	0	0	1	100,000
17. Incurred during current year.....	9	306,391	0	0	0	0	0	0	9	306,391
Settled during current year:										
18.1 By payment in full.....	8	380,391	0	0	0	0	0	0	8	380,391
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	8	380,391	0	0	0	0	0	0	8	380,391
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	8	380,391	0	0	0	0	0	0	8	380,391
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	26,000	0	0	0	0	0	0	2	26,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	700	39,784,721	0	(a).....0	0	0	0	0	700	39,784,721
21. Issued during year.....	2	31,250	0	0	0	0	0	0	2	31,250
22. Other changes to in force (Net).....	(34)	(2,286,848)	0	0	0	0	0	0	(34)	(2,286,848)
23. In force December 31 of current year.....	668	37,529,123	0	(a).....0	0	0	0	0	668	37,529,123

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,466	0	0	0	12,466
2. Annuity considerations.....	160	0	0	0	160
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).....	12,626	0	0	0	12,626
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	30	0	0	0	30
6.2 Applied to pay renewal premiums.....	73	0	0	0	73
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	160	0	0	0	160
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	263	0	0	0	263
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 + 7.4).....	263	0	0	0	263
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	6,725	0	0	0	6,725
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	336	0	0	0	336
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	7,061	0	0	0	7,061

DETAILS OF WRITE-INS

1301. coupons.....	336	0	0	0	336
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	336	0	0	0	336

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	51	2,390,167	0	(a) 0	0	0	0	0	51	2,390,167
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(1)	(166,722)	0	0	0	0	0	0	(1)	(166,722)
23. In force December 31 of current year.....	50	2,223,445	0	(a) 0	0	0	0	0	50	2,223,445

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	15,499	0	0	0	15,499
2. Annuity considerations.....	1,773	0	0	0	1,773
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).....	17,272	0	0	0	17,272
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	245	0	0	0	245
6.2 Applied to pay renewal premiums.....	37	0	0	0	37
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	69	0	0	0	69
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	351	0	0	0	351
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 + 7.4).....	351	0	0	0	351
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,000	0	0	0	1,000
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	310	0	0	0	310
12. Surrender values and withdrawals for life contracts.....	10,298	0	0	0	10,298
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	556	0	0	0	556
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	12,164	0	0	0	12,164

DETAILS OF WRITE-INS

1301. coupons.....	556	0	0	0	556
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	556	0	0	0	556

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	3,999	0	0	0	0	0	0	3	3,999
17. Incurred during current year.....	(2)	(2,999)	0	0	0	0	0	0	(2)	(2,999)
Settled during current year:										
18.1 By payment in full.....	1	1,000	0	0	0	0	0	0	1	1,000
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	1	1,000	0	0	0	0	0	0	1	1,000
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	1	1,000	0	0	0	0	0	0	1	1,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	136	2,060,270	0	(a) 0	0	0	0	0	136	2,060,270
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	39	165,110	0	0	0	7,500	2	1,500	41	174,110
23. In force December 31 of current year.....	175	2,225,380	0	(a) 0	0	7,500	2	1,500	177	2,234,380

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	344	0	0	0	344
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).....	344	0	0	0	344
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	41	0	0	0	41
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 Lines 6.1 to 6.4).....	41	0	0	0	41
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 + 7.4).....	41	0	0	0	41
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
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.....	14	0	0	0	14
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	14	0	0	0	14

DETAILS OF WRITE-INS

1301. coupons.....	14	0	0	0	14
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	14	0	0	0	14

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	7	187,284	0	(a) 0	0	0	0	0	7	187,284
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	1	25,000	0	0	0	0	0	0	1	25,000
23. In force December 31 of current year.....	8	212,284	0	(a) 0	0	0	0	0	8	212,284

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	332,405	0	0	0	332,405
2. Annuity considerations.....	8,388	0	0	0	8,388
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).....	340,793	0	0	0	340,793
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	891	0	0	0	891
6.2 Applied to pay renewal premiums.....	717	0	0	0	717
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	165	0	0	0	165
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,773	0	0	0	1,773
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 + 7.4).....	1,773	0	0	0	1,773
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	668,842	0	0	0	668,842
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	125,625	0	0	0	125,625
12. Surrender values and withdrawals for life contracts.....	263,074	0	0	0	263,074
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	2,308	0	0	0	2,308
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	1,059,849	0	0	0	1,059,849

DETAILS OF WRITE-INS					
1301. coupons.....	2,308	0	0	0	2,308
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	2,308	0	0	0	2,308

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	200,000	0	0	0	0	0	0	1	200,000
17. Incurred during current year.....	7	471,842	0	0	0	0	0	0	7	471,842
Settled during current year:										
18.1 By payment in full.....	7	668,842	0	0	0	0	0	0	7	668,842
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	7	668,842	0	0	0	0	0	0	7	668,842
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	7	668,842	0	0	0	0	0	0	7	668,842
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	3,000	0	0	0	0	0	0	1	3,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	837	43,912,423	0	(a).....0	0	0	0	0	837	43,912,423
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(17)	(4,363,791)	0	0	0	0	6	4,928	(11)	(4,358,863)
23. In force December 31 of current year.....	820	39,548,632	0	(a).....0	0	0	6	4,928	826	39,553,560

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,101	0	0	0	6,101
2. Annuity considerations.....	780	0	0	0	780
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).....	6,881	0	0	0	6,881
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	512	0	0	0	512
6.2 Applied to pay renewal premiums.....	202	0	0	0	202
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	37	0	0	0	37
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	751	0	0	0	751
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 + 7.4).....	751	0	0	0	751
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	985	0	0	0	985
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	206	0	0	0	206
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	1,191	0	0	0	1,191

DETAILS OF WRITE-INS

1301. coupons.....	206	0	0	0	206
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	206	0	0	0	206

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	500	0	0	0	0	0	0	1	500
17. Incurred during current year.....	(1)	(500)	0	0	0	0	0	0	(1)	(500)
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	66	1,239,819	0	(a) 0	0	0	0	0	66	1,239,819
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(2)	(14,679)	0	0	0	0	0	0	(2)	(14,679)
23. In force December 31 of current year.....	64	1,225,140	0	(a) 0	0	0	0	0	64	1,225,140

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	724,200	0	0	0	724,200
2. Annuity considerations.....	40,692	0	0	0	40,692
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).....	764,892	0	0	0	764,892
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	9,085	0	0	0	9,085
6.2 Applied to pay renewal premiums.....	5,509	0	0	0	5,509
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,311	0	0	0	1,311
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	15,905	0	0	0	15,905
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 + 7.4).....	15,905	0	0	0	15,905
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	629,355	0	0	0	629,355
10. Matured endowments.....	3,330	0	0	0	3,330
11. Annuity benefits.....	246,032	0	0	0	246,032
12. Surrender values and withdrawals for life contracts.....	373,822	0	0	0	373,822
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	6,551	0	0	0	6,551
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	1,259,090	0	0	0	1,259,090

DETAILS OF WRITE-INS					
1301. coupons.....	6,551	0	0	0	6,551
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	6,551	0	0	0	6,551

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	20	47,166	0	0	0	0	0	0	20	47,166
17. Incurred during current year.....	118	625,280	0	0	0	0	0	0	118	625,280
Settled during current year:										
18.1 By payment in full.....	132	629,355	0	0	0	0	0	0	132	629,355
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	132	629,355	0	0	0	0	0	0	132	629,355
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	132	629,355	0	0	0	0	0	0	132	629,355
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	43,091	0	0	0	0	0	0	6	43,091
POLICY EXHIBIT										
20. In force December 31, prior year.....	4,813	79,658,800	0	(a).....0	0	0	0	0	4,813	79,658,800
21. Issued during year.....	3	250,200	0	0	0	0	0	0	3	250,200
22. Other changes to in force (Net).....	(312)	(5,195,759)	0	0	0	30,800	0	0	(312)	(5,164,959)
23. In force December 31 of current year.....	4,504	74,713,241	0	(a).....0	0	30,800	0	0	4,504	74,744,041

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	2,592	2,592	0	11,043	11,043
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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,592	2,592	0	11,043	11,043
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,592	2,592	0	11,043	11,043



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	223,141	0	0	0	223,141
2. Annuity considerations.....	7,891	0	0	0	7,891
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).....	231,032	0	0	0	231,032
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	47	0	0	0	47
6.2 Applied to pay renewal premiums.....	172	0	0	0	172
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1	0	0	0	1
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	220	0	0	0	220
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 + 7.4).....	220	0	0	0	220
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	145,000	0	0	0	145,000
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	4,104	0	0	0	4,104
12. Surrender values and withdrawals for life contracts.....	49,838	0	0	0	49,838
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	935	0	0	0	935
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	199,877	0	0	0	199,877

DETAILS OF WRITE-INS					
1301. coupons.....	935	0	0	0	935
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	935	0	0	0	935

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	4	145,000	0	0	0	0	0	0	4	145,000
Settled during current year:										
18.1 By payment in full.....	4	145,000	0	0	0	0	0	0	4	145,000
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	4	145,000	0	0	0	0	0	0	4	145,000
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	4	145,000	0	0	0	0	0	0	4	145,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	555	44,844,916	0	(a).....0	0	0	0	0	555	44,844,916
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(18)	(3,209,185)	0	0	0	0	1	500	(17)	(3,208,685)
23. In force December 31 of current year.....	537	41,635,731	0	(a).....0	0	0	1	500	538	41,636,231

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	77,382	0	0	0	77,382
2. Annuity considerations.....	1,245	0	0	0	1,245
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).....	78,627	0	0	0	78,627
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	156	0	0	0	156
6.2 Applied to pay renewal premiums.....	156	0	0	0	156
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	68	0	0	0	68
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	380	0	0	0	380
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 + 7.4).....	380	0	0	0	380
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	30,365	0	0	0	30,365
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	10,347	0	0	0	10,347
12. Surrender values and withdrawals for life contracts.....	9,077	0	0	0	9,077
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	134	0	0	0	134
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	49,923	0	0	0	49,923

DETAILS OF WRITE-INS

1301. coupons.....	134	0	0	0	134
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	134	0	0	0	134

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	2	54,312	0	0	0	0	0	0	2	54,312
Settled during current year:										
18.1 By payment in full.....	1	30,365	0	0	0	0	0	0	1	30,365
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	1	30,365	0	0	0	0	0	0	1	30,365
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	1	30,365	0	0	0	0	0	0	1	30,365
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	23,947	0	0	0	0	0	0	1	23,947
POLICY EXHIBIT										
20. In force December 31, prior year.....	180	4,618,004	0	(a).....0	0	0	0	0	180	4,618,004
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(7)	(96,319)	0	0	0	0	0	0	(7)	(96,319)
23. In force December 31 of current year.....	173	4,521,685	0	(a).....0	0	0	0	0	173	4,521,685

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	346,731	0	0	0	346,731
2. Annuity considerations.....	11,851	0	0	0	11,851
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).....	358,582	0	0	0	358,582
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,058	0	0	0	1,058
6.2 Applied to pay renewal premiums.....	162	0	0	0	162
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	18	0	0	0	18
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,238	0	0	0	1,238
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 + 7.4).....	1,238	0	0	0	1,238
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	220,895	0	0	0	220,895
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	33,555	0	0	0	33,555
12. Surrender values and withdrawals for life contracts.....	125,119	0	0	0	125,119
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	1,762	0	0	0	1,762
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	381,331	0	0	0	381,331

DETAILS OF WRITE-INS					
1301. coupons.....	1,762	0	0	0	1,762
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	1,762	0	0	0	1,762

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	25,660	0	0	0	0	0	0	1	25,660
17. Incurred during current year.....	10	195,235	0	0	0	0	0	0	10	195,235
Settled during current year:										
18.1 By payment in full.....	11	220,895	0	0	0	0	0	0	11	220,895
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	11	220,895	0	0	0	0	0	0	11	220,895
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	11	220,895	0	0	0	0	0	0	11	220,895
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,166	41,981,349	0	(a) 0	0	0	0	0	1,166	41,981,349
21. Issued during year.....	1	10,000	0	0	0	0	0	0	1	10,000
22. Other changes to in force (Net).....	165	(960,014)	0	0	0	130,300	11	7,663	176	(822,051)
23. In force December 31 of current year.....	1,332	41,031,335	0	(a) 0	0	130,300	11	7,663	1,343	41,169,298

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,778	0	0	0	3,778
2. Annuity considerations.....	205	0	0	0	205
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).....	3,983	0	0	0	3,983
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 Lines 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 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
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.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301. coupons.....	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	16	313,060	0	(a).....0	0	0	0	0	16	313,060
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	(3,539)	0	0	0	0	0	0	0	(3,539)
23. In force December 31 of current year.....	16	309,521	0	(a).....0	0	0	0	0	16	309,521

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	147	147	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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	147	147	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	147	147	0	0	0



DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	135,132	0	0	0	135,132
2. Annuity considerations.....	14,053	0	0	0	14,053
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).....	149,185	0	0	0	149,185
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	160	0	0	0	160
6.2 Applied to pay renewal premiums.....	478	0	0	0	478
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	20	0	0	0	20
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	658	0	0	0	658
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 + 7.4).....	658	0	0	0	658
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,981	0	0	0	16,981
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	51,032	0	0	0	51,032
12. Surrender values and withdrawals for life contracts.....	72,377	0	0	0	72,377
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	99	0	0	0	99
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	140,489	0	0	0	140,489

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
1301. coupons.....	99	0	0	0	0	0	0	0	0	99
1302.	0	0	0	0	0	0	0	0	0	0
1303.	0	0	0	0	0	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	99	0	0	0	0	0	0	0	0	99

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	2	16,981	0	0	0	0	0	0	2	16,981
Settled during current year:										
18.1 By payment in full.....	2	16,981	0	0	0	0	0	0	2	16,981
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	2	16,981	0	0	0	0	0	0	2	16,981
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	2	16,981	0	0	0	0	0	0	2	16,981
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	350	16,794,383	0	(a).....0	0	0	0	0	350	16,794,383
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(15)	(725,017)	0	0	0	0	0	0	(15)	(725,017)
23. In force December 31 of current year.....	335	16,069,366	0	(a).....0	0	0	0	0	335	16,069,366

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	2,680	2,680	0	29,224	29,224
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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,680	2,680	0	29,224	29,224
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,680	2,680	0	29,224	29,224



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,136	0	0	0	2,136
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).....	2,136	0	0	0	2,136
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	5	0	0	0	5
6.2 Applied to pay renewal premiums.....	18	0	0	0	18
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	87	0	0	0	87
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	110	0	0	0	110
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 + 7.4).....	110	0	0	0	110
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	6,560	0	0	0	6,560
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	172	0	0	0	172
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	6,732	0	0	0	6,732

DETAILS OF WRITE-INS

1301. coupons.....	172	0	0	0	172
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	172	0	0	0	172

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	15	296,826	0	(a) 0	0	0	0	0	15	296,826
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(1)	(10,080)	0	0	0	0	0	0	(1)	(10,080)
23. In force December 31 of current year.....	14	286,746	0	(a) 0	0	0	0	0	14	286,746

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,092	0	0	0	12,092
2. Annuity considerations.....	534	0	0	0	534
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).....	12,626	0	0	0	12,626
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	237	0	0	0	237
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.....	6	0	0	0	6
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	243	0	0	0	243
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 + 7.4).....	243	0	0	0	243
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	9,232	0	0	0	9,232
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	508	0	0	0	508
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	9,740	0	0	0	9,740

DETAILS OF WRITE-INS

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1301. coupons.....	508	0	0	0	508
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	508	0	0	0	508

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	65	1,731,387	0	(a) 0	0	0	0	0	65	1,731,387
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	3	(351,839)	0	0	0	0	0	0	3	(351,839)
23. In force December 31 of current year.....	68	1,379,548	0	(a) 0	0	0	0	0	68	1,379,548

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	55,902	0	0	0	55,902
2. Annuity considerations.....	3,929	0	0	0	3,929
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).....	59,831	0	0	0	59,831
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	458	0	0	0	458
6.2 Applied to pay renewal premiums.....	217	0	0	0	217
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	129	0	0	0	129
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	804	0	0	0	804
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 + 7.4).....	804	0	0	0	804
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	56,763	0	0	0	56,763
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	10,665	0	0	0	10,665
12. Surrender values and withdrawals for life contracts.....	311	0	0	0	311
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	911	0	0	0	911
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	68,650	0	0	0	68,650

DETAILS OF WRITE-INS

	1	2	3	4	5
1301. coupons.....	911	0	0	0	911
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	911	0	0	0	911

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	26,800	0	0	0	0	0	0	1	26,800
17. Incurred during current year.....	3	29,963	0	0	0	0	0	0	3	29,963
Settled during current year:										
18.1 By payment in full.....	4	56,763	0	0	0	0	0	0	4	56,763
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	4	56,763	0	0	0	0	0	0	4	56,763
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	4	56,763	0	0	0	0	0	0	4	56,763
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	231	7,474,068	0	(a).....0	0	0	0	0	231	7,474,068
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(20)	(758,582)	0	0	0	0	1	500	(19)	(758,082)
23. In force December 31 of current year.....	211	6,715,486	0	(a).....0	0	0	1	500	212	6,715,986

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,206	0	0	0	7,206
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).....	7,206	0	0	0	7,206
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	68	0	0	0	68
6.2 Applied to pay renewal premiums.....	37	0	0	0	37
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	32	0	0	0	32
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	137	0	0	0	137
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 + 7.4).....	137	0	0	0	137
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	500	0	0	0	500
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	5,358	0	0	0	5,358
12. Surrender values and withdrawals for life contracts.....	406	0	0	0	406
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	215	0	0	0	215
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	6,479	0	0	0	6,479

DETAILS OF WRITE-INS

1301. coupons.....	215	0	0	0	215
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	215	0	0	0	215

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	500	0	0	0	0	0	0	1	500
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	1	500	0	0	0	0	0	0	1	500
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	1	500	0	0	0	0	0	0	1	500
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	1	500	0	0	0	0	0	0	1	500
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	45	1,129,243	0	(a).....0	0	0	0	0	45	1,129,243
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	1	(56,098)	0	0	0	0	0	0	1	(56,098)
23. In force December 31 of current year.....	46	1,073,145	0	(a).....0	0	0	0	0	46	1,073,145

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	23,731	0	0	0	23,731
2. Annuity considerations.....	652	0	0	0	652
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).....	24,383	0	0	0	24,383
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	301	0	0	0	301
6.2 Applied to pay renewal premiums.....	425	0	0	0	425
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2	0	0	0	2
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	728	0	0	0	728
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 + 7.4).....	728	0	0	0	728
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	107,895	0	0	0	107,895
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	408	0	0	0	408
12. Surrender values and withdrawals for life contracts.....	8,182	0	0	0	8,182
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	471	0	0	0	471
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	116,956	0	0	0	116,956

DETAILS OF WRITE-INS					
1301. coupons.....	471	0	0	0	471
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	471	0	0	0	471

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	30,000	0	0	0	0	0	0	1	30,000
17. Incurred during current year.....	1	77,895	0	0	0	0	0	0	1	77,895
Settled during current year:										
18.1 By payment in full.....	2	107,895	0	0	0	0	0	0	2	107,895
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	2	107,895	0	0	0	0	0	0	2	107,895
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	2	107,895	0	0	0	0	0	0	2	107,895
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	132	4,748,795	0	(a).....0	0	0	0	0	132	4,748,795
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	29	(61,496)	0	0	0	0	0	0	29	(61,496)
23. In force December 31 of current year.....	161	4,687,299	0	(a).....0	0	0	0	0	161	4,687,299

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,293,929	0	0	0	5,293,929
2. Annuity considerations.....	26,643	0	0	0	26,643
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).....	5,320,572	0	0	0	5,320,572
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	273,814	0	0	0	273,814
6.2 Applied to pay renewal premiums.....	46,668	0	0	0	46,668
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	72,808	0	0	0	72,808
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	393,290	0	0	0	393,290
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 + 7.4).....	393,290	0	0	0	393,290
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	5,083,621	0	0	0	5,083,621
10. Matured endowments.....	3,498	0	0	0	3,498
11. Annuity benefits.....	230,919	0	0	0	230,919
12. Surrender values and withdrawals for life contracts.....	2,498,364	0	0	0	2,498,364
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	51,865	0	0	0	51,865
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	7,868,267	0	0	0	7,868,267

DETAILS OF WRITE-INS					
1301. coupons.....	51,865	0	0	0	51,865
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	51,865	0	0	0	51,865

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	19	1,215,843	0	0	0	0	0	0	19	1,215,843
17. Incurred during current year.....	109	4,775,194	0	0	0	0	0	0	109	4,775,194
Settled during current year:										
18.1 By payment in full.....	119	5,083,621	0	0	0	0	0	0	119	5,083,621
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	119	5,083,621	0	0	0	0	0	0	119	5,083,621
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	119	5,083,621	0	0	0	0	0	0	119	5,083,621
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	9	907,416	0	0	0	0	0	0	9	907,416
POLICY EXHIBIT										
20. In force December 31, prior year.....	18,422	976,498,404	976	(a) 4,148,000	1	1,013,163,000	0	0	19,399	1,993,809,404
21. Issued during year.....	15	2,812,500	0	0	0	0	0	0	15	2,812,500
22. Other changes to in force (Net).....	(517)	(175,917,143)	(131)	(450,000)	10	(39,422,750)	51	37,435	(587)	(215,752,458)
23. In force December 31 of current year.....	17,920	803,393,761	845	(a) 3,698,000	11	973,740,250	51	37,435	18,827	1,780,869,446

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	399,611	0	0	0	399,611
2. Annuity considerations.....	12,318	0	0	0	12,318
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).....	411,929	0	0	0	411,929
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,696	0	0	0	2,696
6.2 Applied to pay renewal premiums.....	4,464	0	0	0	4,464
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	113	0	0	0	113
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	7,273	0	0	0	7,273
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 + 7.4).....	7,273	0	0	0	7,273
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	366,226	0	0	0	366,226
10. Matured endowments.....	18,627	0	0	0	18,627
11. Annuity benefits.....	35,769	0	0	0	35,769
12. Surrender values and withdrawals for life contracts.....	215,572	0	0	0	215,572
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	18,146	0	0	0	18,146
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	654,340	0	0	0	654,340

DETAILS OF WRITE-INS					
1301. coupons.....	18,146	0	0	0	18,146
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	18,146	0	0	0	18,146

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	21	73,635	0	0	0	0	0	0	21	73,635
17. Incurred during current year.....	90	304,221	0	0	0	0	0	0	90	304,221
Settled during current year:										
18.1 By payment in full.....	100	366,226	0	0	0	0	0	0	100	366,226
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	100	366,226	0	0	0	0	0	0	100	366,226
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	100	366,226	0	0	0	0	0	0	100	366,226
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	11	11,630	0	0	0	0	0	0	11	11,630
POLICY EXHIBIT										
20. In force December 31, prior year.....	3,901	32,784,690	0	(a).....0	0	0	0	0	3,901	32,784,690
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(196)	(1,580,992)	0	0	0	0	0	0	(196)	(1,580,992)
23. In force December 31 of current year.....	3,705	31,203,698	0	(a).....0	0	0	0	0	3,705	31,203,698

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	696	696	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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	696	696	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	696	696	0	0	0



DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,727	0	0	0	10,727
2. Annuity considerations.....	691	0	0	0	691
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).....	11,418	0	0	0	11,418
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,615	0	0	0	1,615
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.....	509	0	0	0	509
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,124	0	0	0	2,124
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 + 7.4).....	2,124	0	0	0	2,124
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	651	0	0	0	651
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	5,881	0	0	0	5,881
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	676	0	0	0	676
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	7,208	0	0	0	7,208

DETAILS OF WRITE-INS

1301. coupons.....	676	0	0	0	676
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	676	0	0	0	676

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	100	0	0	0	0	0	0	1	100
17. Incurred during current year.....	(1)	(100)	0	0	0	0	0	0	(1)	(100)
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	47	996,807	0	(a) 0	0	0	0	0	47	996,807
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(1)	(3,504)	0	0	0	0	2	1,000	1	(2,504)
23. In force December 31 of current year.....	46	993,303	0	(a) 0	0	0	2	1,000	48	994,303

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	242,618	0	0	0	242,618
2. Annuity considerations.....	292	0	0	0	292
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).....	242,910	0	0	0	242,910
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	329	0	0	0	329
6.2 Applied to pay renewal premiums.....	69	0	0	0	69
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	76	0	0	0	76
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	474	0	0	0	474
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 + 7.4).....	474	0	0	0	474
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	234,460	0	0	0	234,460
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	158,963	0	0	0	158,963
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	950	0	0	0	950
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	394,373	0	0	0	394,373

DETAILS OF WRITE-INS					
1301. coupons.....	950	0	0	0	950
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	950	0	0	0	950

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	25,000	0	0	0	0	0	0	1	25,000
17. Incurred during current year.....	7	209,460	0	0	0	0	0	0	7	209,460
Settled during current year:										
18.1 By payment in full.....	8	234,460	0	0	0	0	0	0	8	234,460
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	8	234,460	0	0	0	0	0	0	8	234,460
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	8	234,460	0	0	0	0	0	0	8	234,460
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	717	38,213,968	0	(a).....0	0	0	0	0	717	38,213,968
21. Issued during year.....	1	25,000	0	0	0	0	0	0	1	25,000
22. Other changes to in force (Net).....	0	(985,210)	0	0	0	45,300	3	2,088	3	(937,822)
23. In force December 31 of current year.....	718	37,253,758	0	(a).....0	0	45,300	3	2,088	721	37,301,146

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,595	0	0	0	2,595
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).....	2,595	0	0	0	2,595
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4	0	0	0	4
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 Lines 6.1 to 6.4).....	4	0	0	0	4
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 + 7.4).....	4	0	0	0	4
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
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.....	42	0	0	0	42
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	42	0	0	0	42

DETAILS OF WRITE-INS

1301. coupons.....	42	0	0	0	42
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	42	0	0	0	42

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	12	460,437	0	(a) 0	0	0	0	0	12	460,437
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year.....	12	460,437	0	(a) 0	0	0	0	0	12	460,437

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	315,433	0	0	0	315,433
2. Annuity considerations.....	1,694	0	0	0	1,694
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).....	317,127	0	0	0	317,127
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	287	0	0	0	287
6.2 Applied to pay renewal premiums.....	31	0	0	0	31
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	295	0	0	0	295
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	613	0	0	0	613
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 + 7.4).....	613	0	0	0	613
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	114,351	0	0	0	114,351
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	7,773	0	0	0	7,773
12. Surrender values and withdrawals for life contracts.....	86,752	0	0	0	86,752
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	918	0	0	0	918
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	209,794	0	0	0	209,794

DETAILS OF WRITE-INS

1301. coupons.....	918	0	0	0	918
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	918	0	0	0	918

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	25,000	0	0	0	0	0	0	1	25,000
17. Incurred during current year.....	10	90,489	0	0	0	0	0	0	10	90,489
Settled during current year:										
18.1 By payment in full.....	10	114,351	0	0	0	0	0	0	10	114,351
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	10	114,351	0	0	0	0	0	0	10	114,351
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	10	114,351	0	0	0	0	0	0	10	114,351
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,138	0	0	0	0	0	0	1	1,138
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,136	48,118,381	0	(a).....0	0	0	0	0	1,136	48,118,381
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(16)	(2,749,583)	0	0	0	53,800	1	1,000	(15)	(2,694,783)
23. In force December 31 of current year.....	1,120	45,368,798	0	(a).....0	0	53,800	1	1,000	1,121	45,423,598

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,940	0	0	0	4,940
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).....	4,940	0	0	0	4,940
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	236	0	0	0	236
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 Lines 6.1 to 6.4).....	236	0	0	0	236
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 + 7.4).....	236	0	0	0	236
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,400	0	0	0	4,400
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	3,000	0	0	0	3,000
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.....	7,400	0	0	0	7,400

DETAILS OF WRITE-INS

	1	2	3	4	5
1301. coupons.....	0	0	0	0	0
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pol. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	1	4,400	0	0	0	0	0	0	1	4,400
Settled during current year:										
18.1 By payment in full.....	1	4,400	0	0	0	0	0	0	1	4,400
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	1	4,400	0	0	0	0	0	0	1	4,400
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	1	4,400	0	0	0	0	0	0	1	4,400
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	27	750,109	0	(a) 0	0	0	0	0	27	750,109
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(1)	(7,146)	0	0	0	0	0	0	(1)	(7,146)
23. In force December 31 of current year.....	26	742,963	0	(a) 0	0	0	0	0	26	742,963

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	122,694	0	0	0	122,694
2. Annuity considerations.....	1,197	0	0	0	1,197
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).....	123,891	0	0	0	123,891
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	499	0	0	0	499
6.2 Applied to pay renewal premiums.....	278	0	0	0	278
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	320	0	0	0	320
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,097	0	0	0	1,097
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 + 7.4).....	1,097	0	0	0	1,097
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,850	0	0	0	7,850
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	4,464	0	0	0	4,464
12. Surrender values and withdrawals for life contracts.....	31,628	0	0	0	31,628
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	1,068	0	0	0	1,068
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	45,010	0	0	0	45,010

DETAILS OF WRITE-INS

1301. coupons.....	1,068	0	0	0	1,068
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	1,068	0	0	0	1,068

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	1,800	0	0	0	0	0	0	2	1,800
17. Incurred during current year.....	4	57,050	0	0	0	0	0	0	4	57,050
Settled during current year:										
18.1 By payment in full.....	4	7,850	0	0	0	0	0	0	4	7,850
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	4	7,850	0	0	0	0	0	0	4	7,850
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	4	7,850	0	0	0	0	0	0	4	7,850
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	51,000	0	0	0	0	0	0	2	51,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	401	14,340,711	0	(a).....0	0	0	0	0	401	14,340,711
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	42	(779,784)	0	0	0	433,250	2	885	44	(345,649)
23. In force December 31 of current year.....	443	13,560,927	0	(a).....0	0	433,250	2	885	445	13,995,062

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	626,930	0	0	0	626,930
2. Annuity considerations.....	48,904	0	0	0	48,904
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).....	675,834	0	0	0	675,834
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,050	0	0	0	4,050
6.2 Applied to pay renewal premiums.....	697	0	0	0	697
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	623	0	0	0	623
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,370	0	0	0	5,370
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 + 7.4).....	5,370	0	0	0	5,370
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	327,081	0	0	0	327,081
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	137,350	0	0	0	137,350
12. Surrender values and withdrawals for life contracts.....	179,708	0	0	0	179,708
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	4,433	0	0	0	4,433
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	648,572	0	0	0	648,572

DETAILS OF WRITE-INS					
1301. coupons.....	4,433	0	0	0	4,433
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	4,433	0	0	0	4,433

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	19,489	0	0	0	0	0	0	6	19,489
17. Incurred during current year.....	28	387,992	0	0	0	0	0	0	28	387,992
Settled during current year:										
18.1 By payment in full.....	28	327,081	0	0	0	0	0	0	28	327,081
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	28	327,081	0	0	0	0	0	0	28	327,081
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	28	327,081	0	0	0	0	0	0	28	327,081
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	80,400	0	0	0	0	0	0	6	80,400
POLICY EXHIBIT										
20. In force December 31, prior year.....	1,838	85,155,451	0	(a).....0	0	0	0	0	1,838	85,155,451
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(60)	(4,163,838)	0	0	0	7,500	1	1,050	(59)	(4,155,288)
23. In force December 31 of current year.....	1,778	80,991,613	0	(a).....0	0	7,500	1	1,050	1,779	81,000,163

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	2,184	2,184	0	3,311	3,311
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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,184	2,184	0	3,311	3,311
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	2,184	2,184	0	3,311	3,311



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,715	0	0	0	8,715
2. Annuity considerations.....	113	0	0	0	113
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).....	8,828	0	0	0	8,828
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	99	0	0	0	99
6.2 Applied to pay renewal premiums.....	96	0	0	0	96
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 Lines 6.1 to 6.4).....	195	0	0	0	195
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 + 7.4).....	195	0	0	0	195
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
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.....	138	0	0	0	138
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	138	0	0	0	138

DETAILS OF WRITE-INS

1301. coupons.....	138	0	0	0	138
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	138	0	0	0	138

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	36	2,945,646	0	(a).....0	0	0	0	0	36	2,945,646
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	7	15,464	0	0	0	194,400	0	0	7	209,864
23. In force December 31 of current year.....	43	2,961,110	0	(a).....0	0	194,400	0	0	43	3,155,510

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	162,795	0	0	0	162,795
2. Annuity considerations.....	23,139	0	0	0	23,139
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).....	185,934	0	0	0	185,934
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3,256	0	0	0	3,256
6.2 Applied to pay renewal premiums.....	351	0	0	0	351
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	42	0	0	0	42
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,649	0	0	0	3,649
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 + 7.4).....	3,649	0	0	0	3,649
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	75,260	0	0	0	75,260
10. Matured endowments.....	2,232	0	0	0	2,232
11. Annuity benefits.....	79,342	0	0	0	79,342
12. Surrender values and withdrawals for life contracts.....	139,658	0	0	0	139,658
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	2,400	0	0	0	2,400
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	298,892	0	0	0	298,892

DETAILS OF WRITE-INS

1301. coupons.....	2,400	0	0	0	2,400
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	2,400	0	0	0	2,400

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	17,476	0	0	0	0	0	0	9	17,476
17. Incurred during current year.....	32	93,619	0	0	0	0	0	0	32	93,619
Settled during current year:										
18.1 By payment in full.....	36	75,260	0	0	0	0	0	0	36	75,260
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	36	75,260	0	0	0	0	0	0	36	75,260
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	36	75,260	0	0	0	0	0	0	36	75,260
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	35,835	0	0	0	0	0	0	5	35,835
POLICY EXHIBIT										
20. In force December 31, prior year.....	2,597	31,167,226	0	(a).....0	0	0	0	0	2,597	31,167,226
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	133	(485,534)	0	0	10	3,138,150	10	7,928	153	2,660,544
23. In force December 31 of current year.....	2,730	30,681,692	0	(a).....0	10	3,138,150	10	7,928	2,750	33,827,770

(a) Includes Individual Credit Life Insurance, prior year \$.00 current year \$.00.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.00 current year \$.00.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.00 current year \$.00.

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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	866	0	0	0	866
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).....	866	0	0	0	866
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3	0	0	0	3
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 Lines 6.1 to 6.4).....	3	0	0	0	3
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 + 7.4).....	3	0	0	0	3
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
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.....	28	0	0	0	28
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	28	0	0	0	28

DETAILS OF WRITE-INS

1301. coupons.....	28	0	0	0	28
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	28	0	0	0	28

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	6	192,000	0	(a) 0	0	0	0	0	6	192,000
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	0	0	0	0	0	0	0	0	0
23. In force December 31 of current year.....	6	192,000	0	(a) 0	0	0	0	0	6	192,000

(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	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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	18,081	0	0	0	18,081
2. Annuity considerations.....	821	0	0	0	821
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).....	18,902	0	0	0	18,902
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	806	0	0	0	806
6.2 Applied to pay renewal premiums.....	148	0	0	0	148
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 Lines 6.1 to 6.4).....	954	0	0	0	954
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 + 7.4).....	954	0	0	0	954
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	34,244	0	0	0	34,244
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	20,174	0	0	0	20,174
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	630	0	0	0	630
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	55,048	0	0	0	55,048

DETAILS OF WRITE-INS

	1	2	3	4	5
1301. coupons.....	630	0	0	0	630
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	630	0	0	0	630

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	3,850	0	0	0	0	0	0	2	3,850
17. Incurred during current year.....	6	30,394	0	0	0	0	0	0	6	30,394
Settled during current year:										
18.1 By payment in full.....	8	34,244	0	0	0	0	0	0	8	34,244
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	8	34,244	0	0	0	0	0	0	8	34,244
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	8	34,244	0	0	0	0	0	0	8	34,244
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	99	3,087,991	0	(a).....0	0	0	0	0	99	3,087,991
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(1)	(173,865)	0	0	0	0	0	0	(1)	(173,865)
23. In force December 31 of current year.....	98	2,914,126	0	(a).....0	0	0	0	0	98	2,914,126

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	46,989	0	0	0	46,989
2. Annuity considerations.....	6,877	0	0	0	6,877
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).....	53,866	0	0	0	53,866
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,082	0	0	0	1,082
6.2 Applied to pay renewal premiums.....	435	0	0	0	435
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	520	0	0	0	520
6.4 Other.....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,037	0	0	0	2,037
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 + 7.4).....	2,037	0	0	0	2,037
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	59,794	0	0	0	59,794
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	9,062	0	0	0	9,062
12. Surrender values and withdrawals for life contracts.....	26,904	0	0	0	26,904
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	1,176	0	0	0	1,176
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	96,936	0	0	0	96,936

DETAILS OF WRITE-INS

	1,176	0	0	0	1,176
1301. coupons.....	1,176	0	0	0	1,176
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	1,176	0	0	0	1,176

	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
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	15,000	0	0	0	0	0	0	3	15,000
17. Incurred during current year.....	2	44,794	0	0	0	0	0	0	2	44,794
Settled during current year:										
18.1 By payment in full.....	5	59,794	0	0	0	0	0	0	5	59,794
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	5	59,794	0	0	0	0	0	0	5	59,794
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	5	59,794	0	0	0	0	0	0	5	59,794
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	251	8,815,886	0	(a).....0	0	0	0	0	251	8,815,886
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	(4)	(353,534)	0	0	0	14,500	0	0	(4)	(339,034)
23. In force December 31 of current year.....	247	8,462,352	0	(a).....0	0	14,500	0	0	247	8,476,852

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	0	0	0	0	0
25.2 Guaranteed renewable.....	144	144	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.....	0	0	0	0	0
25.6 Totals (Sum of Lines 25.1 to 25.5).....	144	144	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 25.6).....	144	144	0	0	0



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	29,076	0	0	0	29,076
2. Annuity considerations.....	2,360	0	0	0	2,360
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).....	31,436	0	0	0	31,436
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	657	0	0	0	657
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 Lines 6.1 to 6.4).....	657	0	0	0	657
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 + 7.4).....	657	0	0	0	657
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	15,100	0	0	0	15,100
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	14,823	0	0	0	14,823
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	282	0	0	0	282
14. All other benefits, except accident and health.....	0	0	0	0	0
15. Totals.....	30,205	0	0	0	30,205

DETAILS OF WRITE-INS

1301. coupons.....	282	0	0	0	282
1302.	0	0	0	0	0
1303.	0	0	0	0	0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	282	0	0	0	282

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind. Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	4	16,100	0	0	0	0	0	0	4	16,100
Settled during current year:										
18.1 By payment in full.....	3	15,100	0	0	0	0	0	0	3	15,100
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	3	15,100	0	0	0	0	0	0	3	15,100
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	3	15,100	0	0	0	0	0	0	3	15,100
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	1,000	0	0	0	0	0	0	1	1,000
POLICY EXHIBIT										
20. In force December 31, prior year.....	169	3,226,782	0	(a).....0	0	0	0	0	169	3,226,782
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	20,057	89,810,730	0	0	56	48,488,600	2,580	1,786,502	22,693	140,085,832
23. In force December 31 of current year.....	20,226	93,037,512	0	(a).....0	56	48,488,600	2,580	1,786,502	22,862	143,312,614

(a) Includes Individual Credit Life Insurance, prior year \$.00 current year \$.00.

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.00 current year \$.00.

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.00 current year \$.00.

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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE



DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code.....137

NAIC Company Code.....70130

LIFE INSURANCE

	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,508	0	0	0	5,508
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).....	5,508	0	0	0	5,508
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	62	0	0	0	62
6.2 Applied to pay renewal premiums.....	108	0	0	0	108
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 Lines 6.1 to 6.4).....	170	0	0	0	170
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 + 7.4).....	170	0	0	0	170
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	0	0	0	0	0
10. Matured endowments.....	0	0	0	0	0
11. Annuity benefits.....	0	0	0	0	0
12. Surrender values and withdrawals for life contracts.....	4,000	0	0	0	4,000
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.....	4,000	0	0	0	4,000

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

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pol. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year.....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full.....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims.....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected.....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year.....	25	711,469	0	(a).....0	0	0	0	0	25	711,469
21. Issued during year.....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net).....	0	(3,787)	0	0	0	0	0	0	0	(3,787)
23. In force December 31 of current year.....	25	707,682	0	(a).....0	0	0	0	0	25	707,682

(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.....	0	0	0	0	0
24.1 Federal Employee 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-cancelable.....	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.....	0	0	0	0	0
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

NONE

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	207,782
2. Current year's realized pre-tax capital gains/(losses) of \$.....0 transferred into the reserve net of taxes of \$.....0.....	3,481
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).....	211,263
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	100,095
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	111,168

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2002.....	97,987	2,108	.0	100,095
2. 2003.....	13,555	2,462	.0	16,017
3. 2004.....	6,539	485	.0	7,024
4. 2005.....	2,995	317	.0	3,312
5. 2006.....	2,634	142	.0	2,776
6. 2007.....	3,580	(51)	.0	3,529
7. 2008.....	4,308	(155)	.0	4,153
8. 2009.....	3,967	(168)	.0	3,799
9. 2010.....	3,780	(178)	.0	3,602
10. 2011.....	3,600	(191)	.0	3,409
11. 2012.....	3,400	(206)	.0	3,193
12. 2013.....	2,307	(197)	.0	2,110
13. 2014.....	2,706	(168)	.0	2,538
14. 2015.....	4,489	(134)	.0	4,355
15. 2016.....	7,147	(101)	.0	7,046
16. 2017.....	9,885	(63)	.0	9,823
17. 2018.....	11,560	(45)	.0	11,515
18. 2019.....	10,236	(47)	.0	10,189
19. 2020.....	7,962	(52)	.0	7,911
20. 2021.....	4,598	(55)	.0	4,543
21. 2022.....	1,058	(59)	.0	999
22. 2023.....	(400)	(56)	.0	(456)
23. 2024.....	(65)	(45)	.0	(110)
24. 2025.....	(37)	(33)	.0	(71)
25. 2026.....	(11)	(21)	.0	(32)
26. 2027.....	0	(7)	.0	(7)
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).....	207,782	3,481	.0	211,263

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.....	537,614	176,577	714,191	271,267	226,518	497,785	1,211,976
2. Realized capital gains/(losses) net of taxes - General Account.....	0	0	0	0	10,907	10,907	10,907
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) - general account.....	70,424	0	70,424	438,699	335,955	774,654	845,078
5. Unrealized capital gains/(losses) - Separate Accounts.....	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....	0	0	0	0	0	0	0
7. Basic contribution.....	145,237	69,409	214,646	0	0	0	214,646
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	753,275	245,986	999,260	709,966	573,380	1,283,346	2,282,607
9. Maximum reserve.....	762,490	271,565	1,034,055	600,117	844,075	1,444,192	2,478,247
10. Reserve objective.....	469,278	154,140	623,418	600,117	844,075	1,444,192	2,067,610
11. 20% of (Line 10 minus Line 8).....	(56,799)	(18,369)	(75,169)	(21,970)	54,139	32,169	(42,999)
12. Balance before transfers (Lines 8 + 11).....	696,475	227,616	924,092	687,996	627,519	1,315,516	2,239,607
13. Transfers.....	0	0	0	(87,879)	87,879	0	XXX
14. Voluntary contribution.....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero.....	0	0	0	0	0	0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	696,475	227,616	924,092	600,117	715,398	1,315,516	2,239,607

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....	5,839,085	XXX	XXX	5,839,085	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	128,089,958	XXX	XXX	128,089,958	0.0005	64,045	0.0015	192,135	0.0030	384,270
3	2	High quality.....	9,372,198	XXX	XXX	9,372,198	0.0020	18,744	0.0060	56,233	0.0100	93,722
4	3	Medium quality.....	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
5	4	Low quality.....	2,228,410	XXX	XXX	2,228,410	0.0270	60,167	0.0630	140,390	0.0900	200,557
6	5	Lower quality.....	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
7	6	In or near default.....	245,596	XXX	XXX	245,596	0.0000	0	0.3000	73,679	0.3000	73,679
8		Total unrated multi-class securities acquired by conversion.....	0	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).....	145,775,247	XXX	XXX	145,775,247	XXX	142,956	XXX	462,437	XXX	752,228
PREFERRED STOCKS												
10	1	Highest quality.....	1,140,250	XXX	XXX	1,140,250	0.0020	2,281	0.0060	6,842	0.0090	10,262
11	2	High quality.....	0	XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0
12	3	Medium quality.....	0	XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0
13	4	Low quality.....	0	XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0
14	5	Lower quality.....	0	XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0
15	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
16		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16) (Page 2, Line 2.1, Net admitted asset).....	1,140,250	XXX	XXX	1,140,250	XXX	2,281	XXX	6,842	XXX	10,262
SHORT-TERM BONDS												
18		Exempt obligations.....	6,816,820	XXX	XXX	6,816,820	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
20	2	High quality.....	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
21	3	Medium quality.....	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
22	4	Low quality.....	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
23	5	Lower quality.....	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
24	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	6,816,820	XXX	XXX	6,816,820	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
DERIVATIVE INSTRUMENTS												
26		Exchange-traded.....	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
27	1	Highest quality.....	0	XXX	XXX	0	0.0005	0	0.0015	0	0.0030	0
28	2	High quality.....	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0100	0
29	3	Medium quality.....	0	XXX	XXX	0	0.0105	0	0.0280	0	0.0400	0
30	4	Low quality.....	0	XXX	XXX	0	0.0270	0	0.0630	0	0.0900	0
31	5	Lower quality.....	0	XXX	XXX	0	0.0670	0	0.1200	0	0.2000	0
32	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Lines 9 + 17 + 25 + 33).....	153,732,317	XXX	XXX	153,732,317	XXX	145,237	XXX	469,278	XXX	762,490
MORTGAGE LOANS												
In good standing:												
35		Farm mortgages.....	2,799,976	0	XXX	2,799,976	(a).....0.0032	8,820	(a).....0.0070	19,600	(a).....0.0113	31,500
36		Residential mortgages-insured or guaranteed.....	96,227	0	XXX	96,227	0.0003	29	0.0006	58	0.0010	96
37		Residential mortgages-all other.....	28,540	0	XXX	28,540	0.0013	37	0.0030	86	0.0050	143
38		Commercial mortgages-insured or guaranteed.....	1,830,145	0	XXX	1,830,145	0.0003	549	0.0006	1,098	0.0010	1,830
39		Commercial mortgages-all other.....	18,998,638	0	XXX	18,998,638	(a).....0.0032	59,846	(a).....0.0070	132,990	(a).....0.0125	237,483
40		In good standing with restructured terms.....	0	0	XXX	0	(b).....0.0000	0	(b).....0.0000	0	(b).....0.0000	0
Overdue, not in process:												
41		Farm mortgages.....	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
42		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other.....	51,301	0	XXX	51,301	0.0025	128	0.0060	308	0.0100	513
44		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other.....	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0
In process of foreclosure:												
46		Farm mortgages.....	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0
47		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other.....	0	0	XXX	0	0.0000	0	0.0200	0	0.0200	0
49		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other.....	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0
51		Total Schedule B mortgages (sum of Lines 35 through 50) (Page 2, Line 3, Net admitted asset).....	23,804,827	0	XXX	23,804,827	XXX	69,409	XXX	154,140	XXX	271,565
52		Schedule DA mortgages.....	0	0	XXX	0	(c).....0.0000	0	(c).....0.0000	0	(c).....0.0000	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	23,804,827	0	XXX	23,804,827	XXX	69,409	XXX	154,140	XXX	271,565

36

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

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

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

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated public.....	3,674,114	XXX	XXX	3,674,114	0.0000	0	(d).....0.1500	551,117	(d).....0.1500	551,117
2		Unaffiliated private.....	0	XXX	XXX	0	0.0000	0	.....0.2500	0	.....0.2500	0
3		Affiliated life with AVR.....	11,991,011	XXX	XXX	11,991,011	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	0	0	0.0000	0	(d).....0.0000	0	(d).....0.0000	0
12		Unaffiliated common stock private.....	0	0	0	0	0.0000	0	.....0.2500	0	.....0.2500	0
13		Mortgage loans.....	0	0	0	0	(c).....0.0000	0	(c).....0.0000	0	(c).....0.0000	0
14		Real estate.....	0	0	0	0	(e).....0.0000	0	(e).....0.0000	0	(e).....0.0000	0
15		Affiliated - certain other (see SVO Purposes and Procedures manual).....	0	XXX	XXX	0	0.0000	0	.....0.2000	0	.....0.2000	0
16		Affiliated - all other.....	196,000	XXX	XXX	196,000	0.0000	0	.....0.2500	49,000	.....0.2500	49,000
17		Total common stock (sum of Lines 1 through 16) (Page 2, Line 2.2, Net admitted asset).....	15,861,125	0	0	15,861,125	XXX	0	XXX	600,117	XXX	600,117
REAL ESTATE												
18		Home office property (general account only).....	2,029,272	0	0	2,029,272	0.0000	0	.....0.0750	152,195	.....0.0750	152,195
19		Investment properties.....	1,464,041	0	0	1,464,041	0.0000	0	.....0.0750	109,803	.....0.0750	109,803
20		Properties acquired in satisfaction of debt.....	0	0	0	0	0.0000	0	.....0.1100	0	.....0.1100	0
21		Total real estate (sum of Lines 18 through 20).....	3,493,313	0	0	3,493,313	XXX	0	XXX	261,998	XXX	261,998
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22		Exempt obligations.....	0	XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
23	1	Highest quality.....	0	XXX	XXX	0	0.0005	0	.....0.0015	0	.....0.0030	0
24	2	High quality.....	0	XXX	XXX	0	0.0020	0	.....0.0060	0	.....0.0100	0
25	3	Medium quality.....	0	XXX	XXX	0	0.0105	0	.....0.0280	0	.....0.0400	0
26	4	Low quality.....	0	XXX	XXX	0	0.0270	0	.....0.0630	0	.....0.0900	0
27	5	Lower quality.....	0	XXX	XXX	0	0.0670	0	.....0.1200	0	.....0.2000	0
28	6	In or near default.....	0	XXX	XXX	0	0.0000	0	.....0.3000	0	.....0.3000	0
29		Total with bond characteristics (sum of Lines 22 through 28).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve		
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS													
30	1	Highest quality.....	0	XXX	XXX	0	0.0020	0	0.0060	0	0.0090	0	
31	2	High quality.....	0	XXX	XXX	0	0.0065	0	0.0170	0	0.0250	0	
32	3	Medium quality.....	0	XXX	XXX	0	0.0185	0	0.0400	0	0.0600	0	
33	4	Low quality.....	0	XXX	XXX	0	0.0400	0	0.0880	0	0.1350	0	
34	5	Lower quality.....	0	XXX	XXX	0	0.0850	0	0.1600	0	0.2500	0	
35	6	In or near default.....	0	XXX	XXX	0	0.0000	0	0.3000	0	0.3000	0	
36		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0	
37		Total with preferred stock characteristics (sum of Lines 30 through 36).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0	
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS													
In Good Standing:													
38		Farm mortgages.....	0	NONE			0	(a).....0.0000	0	(a).....0.0000	0	(a).....0.0000	0
39		Residential mortgages-insured or guaranteed.....	0	NONE			0	0.0003	0	0.0006	0	0.0010	0
40		Residential mortgages-all other.....	0	XXX	XXX	0	0.0013	0	0.0030	0	0.0050	0	
41		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0	
42		Commercial mortgages-all other.....	0	0	XXX	0	(a).....0.0000	0	(a).....0.0000	0	(a).....0.0000	0	
43		In good standing with restructured terms.....	0	0	XXX	0	(b).....0.0000	0	(b).....0.0000	0	(b).....0.0000	0	
Overdue, Not in Process:													
44		Farm mortgages.....	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0	
45		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0	
46		Residential mortgages-all other.....	0	0	XXX	0	0.0025	0	0.0060	0	0.0100	0	
47		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0	
48		Commercial mortgages-all other.....	0	0	XXX	0	0.0420	0	0.0915	0	0.1500	0	
In Process of foreclosure:													
49		Farm mortgages.....	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0	
50		Residential mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0	
51		Residential mortgages-all other.....	0	0	XXX	0	0.0000	0	0.0200	0	0.0200	0	
52		Commercial mortgages-insured or guaranteed.....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0	
53		Commercial mortgages-all other.....	0	0	XXX	0	0.0000	0	0.2000	0	0.2000	0	
54		Total with mortgage loan characteristics (sum of Lines 38 through 53).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0	

38

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
55		Unaffiliated public.....	0	XXX	XXX	0	0.0000	0	(d).....0.0000	0	(d).....0.0000	0
56		Unaffiliated private.....	0	XXX	XXX	0	0.0000	0	.....0.2500	0	.....0.2500	0
57		Affiliated life with AVR.....	0	XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
58		Affiliated certain other (see SVO Purposes and Procedures manual).....	0	XXX	XXX	0	0.0000	0	.....0.2000	0	.....0.2000	0
59		Affiliated other - all other.....	0	XXX	XXX	0	0.0000	0	.....0.2500	0	.....0.2500	0
60		Total with common stock characteristics (sum of Lines 55 through 59).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
61		Home office property (general account only).....	0	0	0	0	0.0000	0	.....0.0750	0	.....0.0750	0
62		Investment properties.....	6,827,689	0	0	6,827,689	0.0000	0	.....0.0750	512,077	.....0.0750	512,077
63		Properties acquired in satisfaction of debt.....	0	0	0	0	0.0000	0	.....0.1100	0	.....0.1100	0
64		Total with real estate characteristics (Lines 61 through 63).....	6,827,689	0	0	6,827,689	XXX	0	XXX	512,077	XXX	512,077
ALL OTHER INVESTMENTS												
65		Other invested assets - Schedule BA.....	0	XXX	0	0	0.0000	0	.....0.2000	0	.....0.2000	0
66		Other short-term invested assets - Schedule DA.....	350,000	XXX	0	350,000	0.0000	0	.....0.2000	70,000	.....0.2000	70,000
67		Total all other (sum of Lines 65 + 66).....	350,000	XXX	0	350,000	XXX	0	XXX	70,000	XXX	70,000
68		Total other invested assets - Schedule BA & DA (Sum of Lines 29, 37, 54, 60, 64 and 67).....	7,177,689	0	0	7,177,689	XXX	0	XXX	582,077	XXX	582,077

69

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

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

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

(d) Times the company's weighted average portfolio beta (Minimum .15, Maximum .30).

(e) Determined using same factors and breakdowns used for directly owned real estate.

ASSET VALUATION RESERVE (continued)
 Basic Contributions, Reserve Objective and Maximum Reserve Calculations
 Replications (Synthetic) Assets

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve

NONE

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	4,351,881
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(141,070)
2.2 Totals, Part 3, Column 7.....	0
3. Cost of acquired (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)).....	0
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	3,025
4.2 Totals, Part 3, Column 9.....	0
5. Total profit (loss) on sales, Part 3, Column 14.....	10,907
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	0
6.2 Totals, Part 3, Column 8.....	0
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	731,431
8. Book/adjusted carrying value at end of current period.....	3,493,312
9. Total valuation allowance.....	0
10. Subtotal (Lines 8 plus 9).....	3,493,312
11. Total nonadmitted amounts.....	0
12. Statement value, current period (Page 2, real estate lines, current period).....	3,493,312

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....	23,358,359
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions.....	6,918,481
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount and mortgage interest points and commitment fees.....	0
4. Increase (decrease) by adjustment.....	0
5. Total profit (loss) on sale.....	0
6. Amounts paid on account or in full during the year.....	6,472,013
7. Amortization of premium.....	0
8. Increase (decrease) by foreign exchange adjustment.....	0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	23,804,827
10. Total valuation allowance.....	0
11. Subtotal (Lines 9 plus 10).....	23,804,827
12. Total nonadmitted amounts.....	0
13. Statement value of mortgages owned at end of current period.....	23,804,827

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	6,691,734
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	0
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount.....	0
4. Increase (decrease) by adjustment.....	335,955
5. Total profit (loss) on sale.....	0
6. Amounts paid on account or in full during the year.....	200,000
7. Amortization of premium.....	0
8. Increase (decrease) by foreign exchange adjustment.....	0
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	6,827,689
10. Total valuation allowance.....	0
11. Subtotal (Lines 9 plus 10).....	6,827,689
12. Total nonadmitted amounts.....	0
13. Statement value of long-term invested assets at end of current period.....	6,827,689

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1.....	10,612,077	17,181,413	2,884,050	1,032	0	30,678,572	20.1	3,699,492	2.7	30,678,572	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.....	10,612,077	17,181,413	2,884,050	1,032	0	30,678,572	20.1	3,699,492	2.7	30,678,572	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.....	1,251,400	4,650,309	1,260,669	0	340,000	7,502,378	4.9	8,387,026	6.1	7,502,378	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.....	1,251,400	4,650,309	1,260,669	0	340,000	7,502,378	4.9	8,387,026	6.1	7,502,378	0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1.....	11,204,315	44,252,120	8,335,623	3,382	0	63,795,440	41.8	72,265,535	52.9	63,795,440	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.....	11,204,315	44,252,120	8,335,623	3,382	0	63,795,440	41.8	72,265,535	52.9	63,795,440	0

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1.....	7,069,729	4,197,508	0	0	0	11,267,237	7.4	13,202,457	9.7	11,267,236	0
6.2 Class 2.....	247,108	504,038	0	0	0	751,146	0.5	1,538,313	1.1	751,146	0
6.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Class 4.....	0	1,028,778	0	0	0	1,028,778	0.7	0	0.0	1,028,778	0
6.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Class 6.....	0	245,596	0	0	0	245,596	0.2	1,776,000	1.3	245,596	0
6.7 Totals.....	7,316,837	5,975,920	0	0	0	13,292,757	8.7	16,516,770	12.1	13,292,756	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1.....	13,821,007	10,162,171	3,519,059	0	0	27,502,237	18.0	26,773,375	19.6	27,502,237	0
7.2 Class 2.....	3,101,445	5,519,607	0	0	0	8,621,052	5.6	8,912,148	6.5	8,621,052	0
7.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Class 4.....	1,199,632	0	0	0	0	1,199,632	0.8	0	0.0	1,199,632	0
7.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals.....	18,122,084	15,681,778	3,519,059	0	0	37,322,921	24.5	35,685,523	26.1	37,322,921	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 Class 6.....	0	0	0	0	0	0	0.0	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	0.0	0	0.0	0	0
9.2 Class 2.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.3 Class 3.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Class 4.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.5 Class 5.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Class 6.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1.....	43,958,528	80,443,521	15,999,401	4,414	340,000	140,745,864	92.2	XXX	XXX	140,745,863	.0
10.2 Class 2.....	3,348,553	6,023,645	.0	.0	.0	9,372,198	6.1	XXX	XXX	9,372,198	.0
10.3 Class 3.....	.0	.0	.0	.0	.0	.0	0.0	XXX	XXX	.0	.0
10.4 Class 4.....	1,199,632	1,028,778	.0	.0	.0	2,228,410	1.5	XXX	XXX	2,228,410	.0
10.5 Class 5.....	.0	.0	.0	.0	.0	(c).....0	0.0	XXX	XXX	.0	.0
10.6 Class 6.....	.0	245,596	.0	.0	.0	(c).....245,596	0.2	XXX	XXX	245,596	.0
10.7 Totals.....	48,506,713	87,741,540	15,999,401	4,414	340,000	(b).....152,592,068	100.0	XXX	XXX	152,592,067	.0
10.8 Line 10.7 as a % of Col. 6.....	31.8	57.5	10.5	0.0	0.2	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Class 1.....	20,137,316	81,034,120	21,727,034	1,061,977	367,438	XXX	XXX	124,327,885	91.0	124,327,885	.0
11.2 Class 2.....	651,127	8,753,258	1,046,076	.0	.0	XXX	XXX	10,450,461	7.7	10,450,461	.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.....	1,776,000	.0	.0	.0	.0	XXX	XXX	(c).....1,776,000	1.3	1,776,000	.0
11.7 Totals.....	22,564,443	89,787,378	22,773,110	1,061,977	367,438	XXX	XXX	(b).....136,554,346	100.0	136,554,346	.0
11.8 Line 11.7 as a % of Col. 8.....	16.5	65.8	16.7	0.8	0.3	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Class 1.....	43,958,527	80,443,521	15,999,401	4,414	340,000	140,745,863	92.2	124,327,885	91.0	140,745,863	XXX
12.2 Class 2.....	3,348,553	6,023,645	.0	.0	.0	9,372,198	6.1	10,450,461	7.7	9,372,198	XXX
12.3 Class 3.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.4 Class 4.....	1,199,632	1,028,778	.0	.0	.0	2,228,410	1.5	.0	0.0	2,228,410	XXX
12.5 Class 5.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	.0	XXX
12.6 Class 6.....	.0	245,596	.0	.0	.0	245,596	0.2	1,776,000	1.3	245,596	XXX
12.7 Totals.....	48,506,712	87,741,540	15,999,401	4,414	340,000	152,592,067	100.0	136,554,346	100.0	152,592,067	XXX
12.8 Line 12.7 as a % of Col. 6.....	31.8	57.5	10.5	0.0	0.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	31.8	57.5	10.5	0.0	0.2	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Class 1.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.2 Class 2.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.3 Class 3.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.4 Class 4.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.5 Class 5.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.6 Class 6.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.7 Totals.....	.0	.0	.0	.0	.0	.0	0.0	.0	0.0	XXX	.0
13.8 Line 13.7 as a % of Col. 6.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

45

- (a) Includes \$.....0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$.....0 current year, \$.....0 prior year of bonds with Z designations and \$.....0 current year, \$.....0 prior year of bonds with Z* designation. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.
- (c) Includes \$.....0 current year, \$.....0 prior year of bonds with 5* designations and \$.....245,596 current year, \$.....1,776,000 prior year of bonds with 6* designation. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

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

	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
Distribution by Type											
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations.....	10,461,827	17,004,623	2,865,207	0	0	30,331,657	19.9	3,204,888	2.4	30,331,657	0
1.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	150,250	176,790	18,842	1,032	0	346,914	0.2	494,604	0.4	346,914	0
1.7 Totals.....	10,612,077	17,181,413	2,884,049	1,032	0	30,678,571	20.1	3,699,492	2.7	30,678,571	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.....	1,251,400	4,650,309	1,260,669	0	340,000	7,502,378	4.9	8,117,026	5.9	7,502,378	0
4.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	0	0	0	0	0	0	0.0	270,000	0.2	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.....	1,251,400	4,650,309	1,260,669	0	340,000	7,502,378	4.9	8,387,026	6.1	7,502,378	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	26,538,534	19.4	0	0
5.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	1,469,586	1,539,608	84,009	3,382	0	3,096,585	2.0	4,093,945	3.0	3,096,585	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined.....	9,734,730	42,712,512	8,251,614	0	0	60,698,856	39.8	41,633,056	30.5	60,698,856	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	0	0.0	0	0
5.7 Totals.....	11,204,316	44,252,120	8,335,623	3,382	0	63,795,441	41.8	72,265,535	52.9	63,795,441	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations.....	7,316,836	5,975,920	0	0	0	13,292,756	8.7	16,516,770	12.1	13,292,757	0
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.7 Totals.....	7,316,836	5,975,920	0	0	0	13,292,756	8.7	16,516,770	12.1	13,292,757	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations.....	18,122,084	15,681,778	3,519,059	0	0	37,322,921	24.5	35,685,523	26.1	37,322,920	0
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals.....	18,122,084	15,681,778	3,519,059	0	0	37,322,921	24.5	35,685,523	26.1	37,322,920	0
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations.....	0	0	0	0	0	0	0.0	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 Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	0
9.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations.....	37,152,147	43,312,630	7,644,935	0	340,000	88,449,712	58.0	XXX	XXX	88,449,712	0
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	1,619,836	1,716,398	102,851	4,414	0	3,443,499	2.3	XXX	XXX	3,443,499	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	9,734,730	42,712,512	8,251,614	0	0	60,698,856	39.8	XXX	XXX	60,698,856	0
10.4 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals.....	48,506,713	87,741,540	15,999,400	4,414	340,000	152,592,067	100.0	XXX	XXX	152,592,067	0
10.8 Line 10.7 as a % of Col. 6.....	31.8	57.5	10.5	0.0	0.2	100.0	XXX	XXX	XXX	100.0	0.0
11. Total Bonds Prior Year											
11.1 Issuer Obligations.....	16,867,700	61,805,676	11,389,365	0	0	XXX	XXX	90,062,741	66.0	90,062,741	0
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	1,086,783	2,678,427	727,270	92,608	273,460	XXX	XXX	4,858,548	3.6	4,858,549	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....	4,609,960	25,303,276	10,656,473	969,369	93,978	XXX	XXX	41,633,056	30.5	41,633,056	0
11.4 Other.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other.....	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals.....	22,564,443	89,787,379	22,773,108	1,061,977	367,438	XXX	XXX	136,554,346	100.0	136,554,346	0
11.8 Line 11.7 as a % of Col. 8.....	16.5	65.8	16.7	0.8	0.3	XXX	XXX	100.0	XXX	100.0	0.0
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations.....	37,152,147	43,312,630	7,644,935	0	340,000	88,449,712	58.0	90,062,741	66.0	88,449,712	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	1,619,836	1,716,398	102,852	4,414	0	3,443,500	2.3	4,858,549	3.6	3,443,500	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....	9,734,730	42,712,512	8,251,614	0	0	60,698,856	39.8	41,633,056	30.5	60,698,856	XXX
12.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.7 Totals.....	48,506,713	87,741,540	15,999,401	4,414	340,000	152,592,068	100.0	136,554,346	100.0	152,592,068	XXX
12.8 Line 12.7 as a % of Col. 6.....	31.8	57.5	10.5	0.0	0.2	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	31.8	57.5	10.5	0.0	0.2	100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals.....	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 6.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

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.....	659,596	109,595	.0	550,001	.0
2. Cost of short-term investments acquired.....	63,612,616	63,612,616	.0	.0	.0
3. Increase (decrease) by adjustment.....	.0	.0	.0	.0	.0
4. Increase (decrease) by foreign exchange adjustment.....	.0	.0	.0	.0	.0
5. Total profit (loss) on disposal of short-term investments.....	.0	.0	.0	.0	.0
6. Consideration received on disposal of short-term investments.....	57,105,392	56,905,392	.0	200,000	.0
7. Book/adjusted carrying value, current year.....	7,166,820	6,816,819	.0	350,001	.0
8. Total valuation allowance.....	.0	.0	.0	.0	.0
9. Subtotal (Lines 7 plus 8).....	7,166,820	6,816,819	.0	350,001	.0
10. Total nonadmitted amounts.....	.0	.0	.0	.0	.0
11. Statement value (Lines 9 minus 10).....	7,166,820	6,816,819	.0	350,001	.0
12. Income collected during year.....	50,402	16,851	.0	33,551	.0
13. Income earned during year.....	41,958	16,451	.0	25,507	.0

49

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

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

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

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

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

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

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

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

**Sch. F
NONE**

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written.....	63,017	XXX	0	XXX	22,135	XXX	0	XXX	0	XXX	40,882	XXX	0	XXX	0	XXX	0	XXX
2. Premiums earned.....	59,081	XXX	0	XXX	19,022	XXX	0	XXX	0	XXX	40,059	XXX	0	XXX	0	XXX	0	XXX
3. Incurred claims.....	183,036	309.8	45,022	0.0	5,753	30.2	0	0.0	0	0.0	132,261	330.2	0	0.0	0	0.0	0	0.0
4. Increase in contract reserves.....	10,020	17.0	0	0.0	0	0.0	0	0.0	0	0.0	10,020	25.0	0	0.0	0	0.0	0	0.0
5. Commissions (a).....	(30,552)	(51.7)	(31,794)	0.0	3,857	20.3	0	0.0	0	0.0	(2,615)	(6.5)	0	0.0	0	0.0	0	0.0
6. General insurance expenses.....	61,620	104.3	0	0.0	18,745	98.5	0	0.0	0	0.0	42,875	107.0	0	0.0	0	0.0	0	0.0
7. Taxes, licenses and fees.....	3,119	5.3	0	0.0	949	5.0	0	0.0	0	0.0	2,170	5.4	0	0.0	0	0.0	0	0.0
8. Total expenses incurred.....	34,187	57.9	(31,794)	0.0	23,551	123.8	0	0.0	0	0.0	42,430	105.9	0	0.0	0	0.0	0	0.0
9. Aggregate write-ins for deductions.....	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
10. Gain from underwriting before dividends or refunds.....	(168,162)	(284.6)	(13,228)	0.0	(10,282)	(54.1)	0	0.0	0	0.0	(144,652)	(361.1)	0	0.0	0	0.0	0	0.0
11. Dividends or refunds.....	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
12. Gain from underwriting after dividends or refunds.....	(168,162)	(284.6)	(13,228)	0.0	(10,282)	(54.1)	0	0.0	0	0.0	(144,652)	(361.1)	0	0.0	0	0.0	0	0.0

DETAILS OF WRITE-INS

0901.	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	0.0	0.0	0.0	0.0	0.0
0902.	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	0.0	0.0	0.0	0.0	0.0
0903.	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	0.0	0.0	0.0	0.0	0.0
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. Total (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	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

(a) Includes \$.....0 reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums.....	29,727	0	23,643	0	0	6,084	0	0	0
2. Advance premiums.....	2,241	0	0	0	0	2,241	0	0	0
3. Reserve for rate credits.....	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year.....	31,968	0	23,643	0	0	8,325	0	0	0
5. Total premium reserves, prior year.....	28,032	0	20,530	0	0	7,502	0	0	0
6. Increase in total premium reserves.....	3,936	0	3,113	0	0	823	0	0	0
B. Contract Reserves:									
1. Additional reserves.....	387,040	0	0	0	0	387,040	0	0	0
2. Reserve for future contingent benefits.....	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year.....	387,040	0	0	0	0	387,040	0	0	0
4. Total contract reserves, prior year.....	377,020	0	0	0	0	377,020	0	0	0
5. Increase in contract reserves.....	10,020	0	0	0	0	10,020	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year.....	340,183	167,478	5,736	0	0	166,969	0	0	0
2. Total prior year.....	302,096	138,656	8,108	0	0	155,332	0	0	0
3. Increase.....	38,087	28,822	(2,372)	0	0	11,637	0	0	0

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

56

1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year.....	75,212	16,200	0	0	0	59,012	0	0	0
1.2 On claims incurred during current year.....	69,737	0	8,125	0	0	61,612	0	0	0
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year.....	297,447	167,478	0	0	0	129,969	0	0	0
2.2 On claims incurred during current year.....	42,736	0	5,736	0	0	37,000	0	0	0
3. Test:									
3.1 Lines 1.1 and 2.1.....	372,659	183,678	0	0	0	188,981	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year.....	302,096	138,656	8,108	0	0	155,332	0	0	0
3.3 Line 3.1 minus Line 3.2.....	70,563	45,022	(8,108)	0	0	33,649	0	0	0

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written.....	32,098	0	22,135	0	0	9,963	0	0	0
2. Premiums earned.....	32,098	0	22,135	0	0	9,963	0	0	0
3. Incurred claims.....	57,693	31,794	5,753	0	0	20,146	0	0	0
4. Commissions.....	(121,484)	(31,794)	3,857	0	0	(93,547)	0	0	0
B. Reinsurance Ceded:									
1. Premiums written.....	17,064	0	0	0	0	17,064	0	0	0
2. Premiums earned.....	17,064	0	0	0	0	17,064	0	0	0
3. Incurred claims.....	142,205	74,959	0	0	0	67,246	0	0	0
4. Commissions.....	2,638	0	0	0	0	2,638	0	0	0

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....	142,405	0	125,140	267,545
2. Beginning claim reserves and liabilities.....	5,000	0	1,138,976	1,143,976
3. Ending claim reserves and liabilities.....	8,000	0	1,113,615	1,121,615
4. Claims paid.....	139,405	0	150,501	289,906
B. Assumed Reinsurance:				
5. Incurred claims.....	0	0	57,693	57,693
6. Beginning claim reserves and liabilities.....	0	0	8,108	8,108
7. Ending claim reserves and liabilities.....	0	0	52,530	52,530
8. Claims paid.....	0	0	13,271	13,271
C. Ceded Reinsurance:				
9. Incurred claims.....	48,413	0	93,792	142,205
10. Beginning claim reserves and liabilities.....	5,000	0	860,997	865,997
11. Ending claim reserves and liabilities.....	8,000	0	842,431	850,431
12. Claims paid.....	45,413	0	112,358	157,771
D. Net:				
13. Incurred claims.....	93,992	0	89,041	183,033
14. Beginning claim reserves and liabilities.....	0	0	286,087	286,087
15. Ending claim reserves and liabilities.....	0	0	323,714	323,714
16. Claims paid.....	93,992	0	51,414	145,406

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.....	16,200	16,200	25,200	16,200	16,200
2. 1998.....	0	0	0	0	0
3. 1999.....	.XXX	0	0	0	0
4. 2000.....	.XXX	.XXX	0	0	0
5. 2001.....	.XXX	.XXX	.XXX	0	0
6. 2002.....	.XXX	.XXX	.XXX	.XXX	0

Section B - Other Accident and Health

1. Prior.....	51,472	36,054	39,627	31,336	28,351
2. 1998.....	23,442	11,887	3,121	2,398	318
3. 1999.....	.XXX	73,251	25,629	11,864	21,239
4. 2000.....	.XXX	.XXX	25,940	6,746	1,394
5. 2001.....	.XXX	.XXX	.XXX	24,989	7,710
6. 2002.....	.XXX	.XXX	.XXX	.XXX	61,612

Section C - Credit Accident and Health

1. Prior.....	0	0	0	0	0
2. 1998.....	1,211	0	0	0	0
3. 1999.....	.XXX	(3,955)	0	0	0
4. 2000.....	.XXX	.XXX	6,662	0	0
5. 2001.....	.XXX	.XXX	.XXX	12,090	0
6. 2002.....	.XXX	.XXX	.XXX	.XXX	8,125

(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 Net Cumulative 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.....	0	0	166,339	XXX	XXX
2. 1999.....	XXX	0	0	154,856	XXX
3. 2000.....	XXX	XXX	0	0	178,178
4. 2001.....	XXX	XXX	XXX	0	5,500
5. 2002.....	XXX	XXX	XXX	XXX	0

Section B - Other Accident and Health

1. 1998.....	89,171	11,887	204,796	XXX	XXX
2. 1999.....	XXX	105,030	37,571	180,930	XXX
3. 2000.....	XXX	XXX	46,940	6,746	181,271
4. 2001.....	XXX	XXX	XXX	44,989	7,710
5. 2002.....	XXX	XXX	XXX	XXX	98,612

Section C - Credit Accident and Health

1. 1998.....	1,641	0	0	XXX	XXX
2. 1999.....	XXX	(3,866)	0	0	XXX
3. 2000.....	XXX	XXX	17,996	0	0
4. 2001.....	XXX	XXX	XXX	20,198	0
5. 2002.....	XXX	XXX	XXX	XXX	13,861

SCHEDULE O - PART 3

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial life.....	OTHER.....	12,861
2. Ordinary life.....	OTHER.....	1,368,463
3. Individual annuity.....	OTHER.....	9,493
4. Supplementary contracts.....	.....	0
5. Credit life.....	OTHER.....	683
6. Group life.....	OTHER.....	89,000
7. Group accident and health.....	STANDARD VALUATION.....	167,478
8. Credit accident and health.....	STANDARD VALUATION.....	5,736
9. Other accident and health.....	STANDARD VALUATION.....	166,969
10. Total.....	.....	1,820,683

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed 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	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Amount of Inforce at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account, Affiliates											
72591	55-0343849	10/01/2002	Appalachian Life Insurance Company	Springfield, IL	CO/I	159,673,909	20,832,154	1,422,240	359,108	0	0
0199999	Total - General Account, Affiliates										0
General Account, Non-Affiliates											
57509	36-1260620	09/30/1998	Independent Order of Vikings	Springfield, IL	CO/I	1,700,760	399,441	26,472	4,456	0	0
68241	22-1211670	01/16/1978	Prudential Life Insurance Company	Livingston, NJ	OTH/G	971,370,000	0	0	0	0	0
64904	61-0574893	06/07/2000	Investors Heritage Life Insurance	Frankfort, KY	CO/I	3,698,459	45,518	50,291	683	0	0
0299999	Total - General Account, Non-Affiliates										0
0399999	Total - General Account										0
0799999	Totals										0

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance 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 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
Affiliates											
72591.....	55-0343849.....	10/01/2002.....	Appalachian Life Insurance Company.....	Springfield, IL.....	CO/I.....	10,185	2,679	99,339	20,500	0	0
0199999	Total - Affiliates.....					10,185	2,679	99,339	20,500	0	0
Non-Affiliates											
64904.....	61-0574893.....	06/07/2000.....	Investors Heritage Life Insurance Company.....	Frankfort, KY.....	CO/I.....	22,135	23,643	5,736	0	0	0
0299999	Total - Non-Affiliates.....					22,135	23,643	5,736	0	0	0
0399999	Totals.....					32,320	26,322	105,075	20,500	0	0

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Paid Losses	7 Unpaid Losses
Life and Annuity - Non-Affiliates						
82627.....	06-0839705.....	.....07/01/1992	Swiss Re Life & Health America, Inc.....	Armonk, NY.....	.....38,697	.....6,705
66346.....	58-0828824.....	.....11/01/1968	Munich American Reassurance Company.....	Atlanta, GA.....	.....4,558	.....0
60003.....	04-2350154.....	.....09/30/1996	Park Avenue Life Insurance Company.....	New York, NY (MA).....	.....0	.....149,681
68446.....	75-1222043.....	.....01/10/1991	Republic Vanguard Life Insurance Company.....	Dallas, TX.....	.....0	.....23,976
0299999	Total - Non-Affiliates.....				.....43,255	.....180,362
0399999	Total - Life and Annuity.....				.....43,255	.....180,362
Accident and Health - Non-Affiliates						
19194.....	48-0214040.....	.....11/01/1969	Farmers Alliance Mutual Insurance Company.....	McPherson, KS.....	.....0	.....22,271
65676.....	35-0472300.....	.....09/01/1969	Lincoln National Life Insurance Company.....	Fort Wayne, IN.....	.....1,166	.....0
62235.....	01-0278678.....	.....09/19/1989	UNUM Life Insurance Company.....	Portland, ME.....	.....15,300	.....0
0599999	Total - Non-Affiliates.....				.....16,466	.....22,271
0699999	Total - Accident and Health.....				.....16,466	.....22,271
0799999	Totals - Life, Annuity and Accident and Health.....				.....59,721	.....202,633

SCHEDULE S - PART 3 - SECTION 1

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

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type of Reinsurance Ceded	7 Amount In Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
General Account, Non-Affiliates													
90611	41-1366075	.02/01/1978	Allianz Life Insurance Company	Minneapolis, MN	YRT/I	0	0	3,021	1,706	0	0	0	0
61492	44-0188050	.12/18/1984	Business Men's Assurance Company	Kansas City, MO	YRT/I	147,411,877	746,169	763,440	621,301	0	0	0	0
61492	44-0188050	.12/18/1984	Business Men's Assurance Company	Kansas City, MO	CO/I	1,933,934	35,667	24,117	12,960	0	0	0	0
61492	44-0188050	.12/18/1984	Business Men's Assurance Company	Kansas City, MO	ADB/I	0	0	0	45,230	0	0	0	0
86258	13-2572994	.05/01/1975	General & Cologne Life Re of America	Stamford, CT	YRT/I	1,849,239	30,099	30,326	39,175	0	0	0	0
80659	38-0397420	.11/15/1972	Canada Life Assurance Company	Buffalo, NY (Domiciled Michigan)	YRT/I	109,461	3,425	0	1,244	0	0	0	0
85472	13-2740556	.01/02/1981	National Security Life & Annuity Company	Cincinnati, OH	YRT/I	1,356,966	15,030	15,270	13,749	0	0	0	0
66346	58-0828824	.11/01/1968	Munich American Reassurance Company	Atlanta, GA	YRT/I	1,613,050	27,950	30,951	30,782	0	0	0	0
68241	22-1211670	.06/25/1970	Prudential Life Insurance Company	Livingston, NJ	YRT/I	0	0	0	1,346	0	0	0	0
88099	75-1608507	.08/01/1991	Optimum Re Insurance Company	Dallas, TX	CO/I	4,869,048	121,194	119,491	22,745	0	0	0	0
88099	75-1608507	.08/01/1991	Optimum Re Insurance Company	Dallas, TX	YRT/I	78,056,167	202,328	238,599	189,170	0	0	0	0
60003	04-2350154	.09/30/1996	Park Avenue Life Insurance Company	New York, NY (MA)	CO/I	61,886,973	20,398,848	20,819,578	50,374	0	0	0	0
60003	04-2350154	.09/30/1996	Park Avenue Life Insurance Company	New York, NY (MA)	ACO/I	0	472,819	499,114	0	0	0	0	0
60003	04-2350154	.09/30/1996	Park Avenue Life Insurance Company	New York, NY (MA)	OTH/I	0	3,508,302	3,531,878	0	0	0	0	0
88340	59-2859797	.09/01/1981	Hannover Life Reassurance Company of America	Orlando, FL	YRT/I	1,156,545	13,894	14,431	20,585	0	0	0	0
68446	75-1222043	.01/10/1991	Republic Vanguard Life Insurance Company	Dallas, TX	CO/I	105,782,530	6,475,730	6,360,303	650,980	0	0	0	0
68446	75-1222043	.01/10/1991	Republic Vanguard Life Insurance Company	Dallas, TX	YRT/I	1,463,682	553	676	4,864	0	0	0	0
82627	06-0839705	.11/15/1976	Swiss Re Life & Health America, Inc	Armonk, NY	CO/I	18,980,285	2,396,091	2,400,502	612,912	0	0	0	0
82627	06-0839705	.11/15/1976	Swiss Re Life & Health America, Inc	Armonk, NY	YRT/I	77,408,900	388,568	457,849	268,307	0	0	0	0
67121	95-1060502	.10/01/1988	Transamerica Occidental Life Insurance Co	Charlotte, NC	CO/I	1,886,485	16,852	7,074	7,724	0	0	0	0
67121	95-1060502	.10/01/1988	Transamerica Occidental Life Insurance Co	Charlotte, NC	YRT/I	19,920,595	168,802	182,719	111,895	0	0	0	0
0299999	Total - General Account, Non-Affiliates						525,685,737	35,022,321	35,499,339	2,707,049	0	0	0
0399999	Total - General Account						525,685,737	35,022,321	35,499,339	2,707,049	0	0	0
0799999	Totals						525,685,737	35,022,321	35,499,339	2,707,049	0	0	0

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
Non-Affiliates												
19194.....	48-0214040.....	11/01/1969	Farmers Alliance Mutual Insurance Company.....	McPherson, KS.....	CO/I.....	9,592	0	6,656	0	0	0	0
65676.....	35-0472300.....	09/01/1969	Lincoln National Life Insurance Company.....	Fort Wayne, IN.....	CO/I.....	5,878	.621	65,002	0	0	0	0
65765.....	38-0779740.....	07/01/1985	Reassure America Life Insurance Company.....	Dallas, TX.....	CO/I.....	1,594	0	4,496	0	0	0	0
62235.....	01-0278678.....	09/19/1989	UNUM Life Insurance Company.....	Portland, ME.....	CO/I.....	0	0	768,879	0	0	0	0
0299999	Total - Non-Affiliates.....					17,064	.621	845,033	0	0	0	0
0399999	Totals.....					17,064	.621	845,033	0	0	0	0

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols. 5 + 6 + 7)	Letters of Credit	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 10 + 11 + 12 + 13 But Not in Excess of Col. 8

NONE

SCHEDULE S - PART 5

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

	1 2002	2 2001	3 2000	4 1999	5 1998
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	2,724	3,211	3,629	4,071	4,773
2. Commissions and reinsurance expense allowances.....	383	431	533	580	1,018
3. Contract claims.....	3,231	2,366	2,970	3,117	2,194
4. Surrender benefits and withdrawals for life contracts.....	1,010	1,323	1,262	1,400	1,486
5. Dividends to policyholders.....	30	33	33	33	32
6. Reserve adjustments on reinsurance ceded.....	0	0	0	0	0
7. Increase in aggregate reserves for life and accident and health contracts.....	(479)	(1,079)	(731)	(604)	(694)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	128	220	194	158	170
9. Aggregate reserves for life and accident and health contracts.....	32,360	32,839	33,918	34,649	35,253
10. Liability for deposit-type contracts.....	3,508	3,532	3,464	3,369	3,320
11. Contract claims unpaid.....	203	252	241	430	209
12. Amounts recoverable on reinsurance.....	60	259	207	8	35
13. Experience rating refunds due or unpaid.....	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10).....	0	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).....	228,011,281	2,301,288	230,312,569
2. Reinsurance ceded (Line 12).....	336,894	(336,894)	0
3. Life & annuity premiums deferred & uncollected (Line 16).....	1,889,784	116,448	2,006,232
4. A&H premiums due and unpaid (Line 17).....	255	0	255
5. Net credit for ceded reinsurance.....	XXX	34,019,140	34,019,140
6. All other admitted assets (balance).....	2,848,113	0	2,848,113
7. Total assets excluding Separate Accounts (Line 25).....	233,086,327	36,099,982	269,186,309
8. Separate Account Assets (Line 26).....	0	0	0
9. Total assets (Line 27).....	233,086,327	36,099,982	269,186,309
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
10. Contract reserves (Lines 1 and 2).....	201,220,685	32,359,672	233,580,357
11. Liability for deposit-type contracts (Line 3).....	8,615,981	3,507,931	12,123,912
12. Claim reserves (Line 4).....	1,555,492	202,633	1,758,125
13. Policyholder dividends/reserves (Lines 5 through 7).....	997,006	28,699	1,025,705
14. Premium & annuity considerations received in advance (Line 8).....	94,543	1,047	95,590
15. Other contract liabilities (Line 9).....	111,168	0	111,168
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).....	4,461,252	0	4,461,252
19. Total liabilities excluding Separate Accounts (Line 26).....	217,056,127	36,099,982	253,156,109
20. Separate Account liabilities (Line 27).....	0	0	0
21. Total liabilities (Line 28).....	217,056,127	36,099,982	253,156,109
22. Capital & surplus (Line 38).....	16,030,200	XXX	16,030,200
23. Total liabilities, capital & surplus (Line 39).....	233,086,327	36,099,982	269,186,309
NET CREDIT FOR CEDED REINSURANCE			
24. Contract reserves.....	32,359,672		
25. Claim reserves.....	202,633		
26. Policyholder dividends/reserves.....	28,699		
27. Premium & annuity considerations received in advance.....	1,047		
28. Liability for premium & other deposit funds.....	3,507,931		
29. Other contract liabilities.....	0		
30. Reinsurance ceded assets.....	336,894		
31. Other ceded reinsurance recoverables.....	(2,301,288)		
32. Total ceded reinsurance recoverables.....	34,135,588		
33. Life & annuity premiums deferred & uncollected.....	116,448		
34. A&H premiums due and unpaid.....	0		
35. Reinsurance in unauthorized companies.....	0		
36. Other ceded reinsurance payables/offsets.....	0		
37. Total ceded reinsurance payables/offsets.....	116,448		
38. Total net credit for ceded reinsurance.....	34,019,140		

SCHEDULE Y (Continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
60011.....	37-0858782.....	Abraham Lincoln Insurance Company.....	(280,000)	.0	.0	.0	(359,223)	.0		.0	(639,223)	.0
72591.....	55-0343849.....	Appalachian Life Insurance Company.....	(880,000)	.0	.0	.0	(444,000)	(20,704,613)		.0	(22,028,613)	.0
00000.....	54-0832816.....	First Commonwealth Corporation.....	800,000	.0	.0	.0	3,384,582	.0		.0	4,184,582	.0
00000.....	61-0290000.....	First Southern National Bank.....	.0	.0	.0	.0	105,267	.0		.0	105,267	.0
70130.....	31-0727974.....	Universal Guaranty Life Insurance Company.....	(1,040,000)	.0	.0	.0	(6,104,549)	20,704,613		.0	13,560,064	.0
00000.....	37-1172848.....	United Trust Group, Inc.....	1,400,000	.0	.0	.0	3,417,923	.0		.0	4,817,923	.0
9999999.	Control Totals.....		.0	.0	.0	.0	.0	.0	XXX	.0	.0	.0

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING

1. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
2. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
3. Will the SVO Compliance Certification be filed by March 1?
4. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
5. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
6. Will the Risk-Based Capital Report be filed with the NAIC by March 1?
7. Will the Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?
8. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?
9. Will an actuarial opinion be filed with this statement by March 1?
10. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?
11. Will the Long-term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?

RESPONSES

NO
NO
YES
NO
YES
YES
YES
YES
YES
NO
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?
13. Will Management's Discussion and Analysis be filed by April 1?
14. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?
15. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
16. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?
17. Will the Adjustment Form (if required) be filed with state of domicile and the NAIC by April 1?
18. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
19. Will the Investment Risk Interrogatories be filed by April 1?

NO
YES
YES
YES
YES
YES
YES
YES
YES

JUNE FILING

20. Will an audited financial report be filed by June 1?

YES

EXPLANATIONS:

BAR CODE:



**Overflow Page (Portrait)
NONE**

**Overflow Page (Landscape)
NONE**



Trusted Surplus Statement

AFFIDAVIT OF U.S. MANagements, GENERAL AGENTS OR ATTORNEYS

_____ being duly sworn, says that he/she is the _____ of the _____, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, that this trusted surplus statement together with its related schedules appended hereto is a true statement of the trusted surplus of said corporation, that the several items of assets, as hereinafter enumerated, are the absolute property of said corporation, free and clear from any liens or claims thereon, except as hereinafter stated, and that each and all of the hereinafter mentioned assets are held in the United States by Insurance Departments and Officers of the various States of the United States and Trustees as hereinafter indicated, and that the assets, liabilities and deductions therefrom reported in this statement are in accordance with the instructions accompanying this statement.

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

AFFIDAVIT OF TRUSTEE – SCHEDULE B

_____ being sworn, say that this is the Trustee of the _____, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

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

AFFIDAVIT OF TRUSTEE – SCHEDULE C

_____ being sworn, say that this is the Trustee of the _____, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

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

AFFIDAVIT OF TRUSTEE – SCHEDULE D

_____ being sworn, say that this is the Trustee of the _____, a corporation organized under the laws of _____, entered to transact business in the United States through the State of _____, located at _____, that the assets listed in Schedule B of the following statement are held by it as such Trustee within the United States, and that the said assets are subject to no other claims than those of policyholders and creditors within the United States.

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

Trusted Surplus Statement (Continued)

Assets

Schedule A - Deposits with State Officers (Excluding Special Deposits)

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
1.01		.0	0	.0
1.02		.0	0	.0
1.03		.0	0	.0
1.04		.0	0	.0
1.05		.0	0	.0
1.06		.0	0	.0
1.07		.0	0	.0
1.08		.0	0	.0
1.09		.0	0	.0
1.10		.0	0	.0
1.11		.0	0	.0
1.12		.0	0	.0
1.13		.0	0	.0
1.14		.0	0	.0
1.15		.0	0	.0
1.98	Accrued Investment Income.....	.0	XXX	.XXX
1.99	Totals.....	.0	0	.0

Schedule B - Deposits with United States Trustee

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
2.01	Cash.....	.0	0	.0
2.02	Bonds.....	.0	0	.0
2.03	Preferred Stock.....	.0	0	.0
2.04	Common Stock.....	.0	0	.0
2.05	Mortgage Loans on Real Estate.....	.0	0	.0
2.06	Real Estate.....	.0	0	.0
2.07	Short-Term Investments.....	.0	0	.0
2.08	Other Invested Assets.....	.0	0	.0
2.09	Miscellaneous Assets not included in any of the above categories.....	.0	0	.0
2.98	Accrued Investment Income.....	.0	XXX	.XXX
2.99	Totals.....	.0	0	.0

NONE

Schedule C - Deposits with United States Trustee

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
3.01	Cash.....	.0	0	.0
3.02	Bonds.....	.0	0	.0
3.03	Preferred Stock.....	.0	0	.0
3.04	Common Stock.....	.0	0	.0
3.05	Mortgage Loans on Real Estate.....	.0	0	.0
3.06	Real Estate.....	.0	0	.0
3.07	Short-Term Investments.....	.0	0	.0
3.08	Other Invested Assets.....	.0	0	.0
3.09	Miscellaneous Assets not included in any of the above categories.....	.0	0	.0
3.98	Accrued Investment Income.....	.0	XXX	.XXX
3.99	Totals.....	.0	0	.0

Schedule D - Deposits with United States Trustee

1 Line Number	2 Description	3 Admitted Asset Value	4 Par Value	5 Fair Value
4.01	Cash.....	.0	0	.0
4.02	Bonds.....	.0	0	.0
4.03	Preferred Stock.....	.0	0	.0
4.04	Common Stock.....	.0	0	.0
4.05	Mortgage Loans on Real Estate.....	.0	0	.0
4.06	Real Estate.....	.0	0	.0
4.07	Short-Term Investments.....	.0	0	.0
4.08	Other Invested Assets.....	.0	0	.0
4.09	Miscellaneous Assets not included in any of the above categories.....	.0	0	.0
4.98	Accrued Investment Income.....	.0	XXX	.XXX
4.99	Totals.....	.0	0	.0

Trusted Surplus Statement (Continued)

Liabilities and Trusted Surplus

	1 Current Year
1. Total liabilities.....	217,056,127
ADDITIONS TO LIABILITIES:	
2. Aggregate write-ins for additions to liabilities.....	0
3. Totals (Lines 1 + 2).....	217,056,127
DEDUCTIONS FROM LIABILITIES:	
4. Amounts Recoverable From Reinsurers:	
4.1 Authorized Companies.....	0
4.2 Unauthorized Companies.....	0
5. Special State Deposits, not exceeding net liabilities carried:	
5.1 Special State Deposits (submit schedule).....	0
5.2 Accrued interest on special state deposits.....	0
6. Life insurance premiums and annuity considerations deferred and uncollected.....	0
7. Accident and health premiums due and unpaid.....	0
8. Policy loans and premium notes:	
8.1 Policy loans not exceeding reserves carried on such policies.....	0
8.2 Premium notes.....	0
8.3 Interest due and accrued on policy loans and premium notes.....	0
9. Aggregate write-ins for other deductions from liabilities.....	0
10. Total Deductions (Lines 4.1 thru 9).....	0
11. Total Adjusted Liabilities (Line 3 minus Line 10).....	217,056,127
12. Trusted Surplus.....	0
13. Total.....	217,056,127

DETAILS OF WRITE-INS

0201.	0
0202.	0
0203.	0
0298. Summary of remaining write-ins for Line 2 from overflow page.....	0
0299. Totals (Lines 0201 thru 0203 plus 0298) (Line 2 above).....	0
0901.	0
0902.	0
0903.	0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0

INTERROGATORIES (For Fraternal Only)

- 1.1 Have there been any changes made to any of the trust indentures during the year?..... Yes [] No []
- 1.2 If yes, has the domiciliary or entry state approved the change?..... Yes [] No []

UNIVERSAL GUARANTY LIFE INSURANCE COMPANY
Overflow Page for Write-Ins