



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2012
OF THE CONDITION AND AFFAIRS OF THE

Cincinnati Equitable Life Insurance Company

NAIC Group Code 0838 (Current) (Prior) NAIC Company Code 88064 Employer's ID Number 35-1452221

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile United States of America

Incorporated/Organized 10/19/1977 Commenced Business 07/11/1978

Statutory Home Office 525 Vine Street, Suite 1925, Cincinnati, OH, US 45202
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 525 Vine Street, Suite 1925
(Street and Number)
Cincinnati, OH, US 45202, 513-621-1826
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. BOX 3428, Cincinnati, OH, US 45202-3428
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 525 Vine Street, Suite 1925
(Street and Number)
Cincinnati, OH, US 45202, 513-621-1826
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.cineqlife.com

Statutory Statement Contact Gregory Allen Baker, 513-621-1826
(Name) (Area Code) (Telephone Number)
gbaker@cineqlife.com, 513-621-4531
(E-mail Address) (FAX Number)

OFFICERS

Chairman of the Board Peter A Alpaugh President/CEO/CFO/Treasurer Gregory A Baker
Secretary Linda S Bales V.P. Sales & Marketing Tonya G Crawford

OTHER

DIRECTORS OR TRUSTEES

Walter G Alpaugh Andrea A Kessel Gregory A Baker
James W Ketring Drew F Knowles

State of Ohio SS:
County of Hamilton

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. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Peter A. Alpaugh
Chairman of the Board

Linda S. Bales
Secretary

Gregory A. Baker
Treasurer

Subscribed and sworn to before me this
15th day of February 2013

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

Richard H. Hansman, Jr.

11/8/2014

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	40,288,559		40,288,559	29,398,717
2. Stocks (Schedule D):				
2.1 Preferred stocks	4,123,181		4,123,181	2,549,838
2.2 Common stocks	6,114,084		6,114,084	5,751,040
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$			0	0
encumbrances)				
4.2 Properties held for the production of income (less				
\$			0	0
encumbrances)				
4.3 Properties held for sale (less \$			0	0
encumbrances)				
5. Cash (\$	303,325			
, Schedule E - Part 1), cash equivalents				
(\$	0			
, Schedule E - Part 2) and short-term				
investments (\$	2,397,564			
, Schedule DA)	2,700,889		2,700,889	2,333,703
6. Contract loans (including \$	45,800		45,800	42,018
premium notes)				
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	644,623		644,623	565,175
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	53,917,136	0	53,917,136	40,640,492
13. Title plants less \$				
charged off (for Title insurers				
only)			0	0
14. Investment income due and accrued	413,966		413,966	286,913
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	645		645	689
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	604,114		604,114	502,728
15.3 Accrued retrospective premiums			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	5,000
18.2 Net deferred tax asset	1,302,000	325,000	977,000	226,000
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	5,455		5,455	15,250
21. Furniture and equipment, including health care delivery assets				
(\$	11,317	11,317	0	0
)				
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	9,347		9,347	19,963
24. Health care (\$			0	0
) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	74,026	307	73,719	109,822
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	56,338,006	336,624	56,001,382	41,806,857
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts			0	0
28. Total (Lines 26 and 27)	56,338,006	336,624	56,001,382	41,806,857
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Premium Receivable	73,719		73,719	109,822
2502. Prepaid Insurance	307	307	0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	74,026	307	73,719	109,822

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 44,282,097 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	44,282,097	31,699,218
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	15,297	16,847
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	276,097	271,751
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	231,130	120,142
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	17,336	22,304
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)	950	975
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)	3,820	3,900
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 5,043 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	257,172	215,863
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded	0	0
9.4 Interest maintenance reserve (IMR, Line 6)	302,237	278,187
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	27,042	19,621
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	212,024	186,573
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	57,319	73,169
15.1 Current federal and foreign income taxes including \$ on realized capital gains (losses)	1,675	
15.2 Net deferred tax liability		
16. Unearned investment income	998	1,044
17. Amounts withheld or retained by company as agent or trustee		
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	599,863	337,759
24.02 Reinsurance in unauthorized and certified (\$) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	162,868	
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	122,543	136,535
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	46,570,468	33,383,888
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	46,570,468	33,383,888
29. Common capital stock	1,000,000	1,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	6,280,231	6,280,231
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	2,150,683	1,142,738
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	8,430,914	7,422,969
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	9,430,914	8,422,969
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	56,001,382	41,806,857
DETAILS OF WRITE-INS		
2501. Merchandise Shield	122,543	136,535
2502.		0
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	122,543	136,535
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11).....	22,846,847	18,936,977
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	2,162,292	1,821,601
4. Amortization of interest maintenance reserve (IMR, Line 5)	61,633	49,775
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0
9. Total (Lines 1 to 8.3)	25,070,772	20,808,353
10. Death benefits	6,880,911	5,423,766
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	72,005	44,856
13. Disability benefits and benefits under accident and health contracts	62,106	103,159
14. Coupons, guaranteed annual pure endowments and similar benefits	3,849	3,708
15. Surrender benefits and withdrawals for life contracts	30,990	14,282
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	77	132
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	12,581,329	10,172,814
20. Totals (Lines 10 to 19)	19,631,267	15,762,717
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	2,921,705	2,487,544
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	1,697,435	1,738,969
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	434,836	380,760
25. Increase in loading on deferred and uncollected premiums	101,436	42,719
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	5,150	8,803
28. Totals (Lines 20 to 27)	24,791,829	20,421,512
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	278,943	386,841
30. Dividends to policyholders	838	924
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	278,105	385,917
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(134,561)	(69,333)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	412,666	455,250
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$98,421 (excluding taxes of \$44,140 transferred to the IMR)	191,052	42,840
35. Net income (Line 33 plus Line 34)	603,718	498,090
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	8,422,969	8,517,575
37. Net income (Line 35)	603,718	498,090
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	(94,076)	(470,108)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	256,000	225,000
41. Change in nonadmitted assets	(58,593)	(439,031)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exh. 5A, Line 9999999, Col. 4)	0	0
44. Change in asset valuation reserve	(262,104)	91,444
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles	563,000	
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,007,945	(94,606)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	9,430,914	8,422,969
DETAILS OF WRITE-INS		
08.301.		0
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	0	0
2701. Change in Dividend & Coupon Reserves	9,406	10,032
2702. Merchandise Shield Expenses	(4,256)	(1,229)
2703.		0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	5,150	8,803
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	22,685,378	18,855,070
2. Net investment income	2,221,120	1,824,594
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	24,906,498	20,679,664
5. Benefit and loss related payments	6,943,998	5,567,883
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	5,047,992	4,548,786
8. Dividends paid to policyholders	863	1,049
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(453,675)	4,999
10. Total (Lines 5 through 9)	11,539,178	10,122,717
11. Net cash from operations (Line 4 minus Line 10)	13,367,320	10,556,947
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,755,293	5,449,188
12.2 Stocks	10,116,840	3,517,587
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	8,020	15,247
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	162,868	252,368
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,043,021	9,234,390
13. Cost of investments acquired (long-term only):		
13.1 Bonds	18,703,745	13,382,016
13.2 Stocks	11,884,839	5,103,669
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	52,064	58,906
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	30,640,648	18,544,591
14. Net increase (decrease) in contract loans and premium notes	3,782	(18,417)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(12,601,408)	(9,291,783)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	4,346	(18,748)
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(403,071)	74,406
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(398,725)	55,658
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	367,187	1,320,822
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,333,703	1,012,881
19.2 End of year (Line 18 plus Line 19.1)	2,700,889	2,333,703

Note: Supplemental disclosures of cash flow information for non-cash transactions:

--	--	--

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	22,846,847	0	22,221,217	542,196		0	0	0	0	0	83,434	
2. Considerations for supplementary contracts with life contingencies	0											
3. Net investment income	2,162,292		2,141,875	18,823							1,594	
4. Amortization of Interest Maintenance Reserve (IMR)	61,633		61,633									
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0		0	0	0	0	0	0	
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	25,070,772	0	24,424,725	561,019	0	0	0	0	0	0	85,028	0
10. Death benefits	6,880,911		6,880,911									
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	72,005			72,005								
13. Disability benefits and benefits under accident and health contracts	62,106		385	0					0	0	61,721	
14. Coupons, guaranteed annual pure endowments and similar benefits	3,849		3,849									
15. Surrender benefits and withdrawals for life contracts	30,990		30,990									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	77		77									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	12,581,329		12,096,329	486,550							(1,550)	
20. Totals (Lines 10 to 19)	19,631,267	0	19,012,541	558,555	0	0	0	0	0	0	60,171	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	2,921,705	0	2,905,123	3,788		0	0	0	0	0	12,794	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0		0	0	0	0	0	0	0
23. General insurance expenses	1,697,435		1,683,544	8,508							5,383	
24. Insurance taxes, licenses and fees, excluding federal income taxes	434,836		434,394	0							442	
25. Increase in loading on deferred and uncollected premiums	101,436		101,436									
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	5,150	0	5,150	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	24,791,829	0	24,142,188	570,851	0	0	0	0	0	0	78,790	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	278,943	0	282,537	(9,832)	0	0	0	0	0	0	6,238	0
30. Dividends to policyholders	838		838								0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	278,105	0	281,699	(9,832)	0	0	0	0	0	0	6,238	0
32. Federal income taxes incurred (excluding tax on capital gains)	(134,561)		(133,878)	(1,868)							1,185	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	412,666	0	415,577	(7,964)	0	0	0	0	0	0	5,053	0
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701. Change In Dividend & Coupon Reserves	9,406		9,406									
2702. Merchandise Shield Expense	(4,256)		(4,256)									
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	5,150	0	5,150	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 _____, Line 10 _____, Line 16 _____, Line 23 _____, Line 24 _____

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	31,699,218	0	31,342,873	356,345	0	0	0	0
2. Tabular net premiums or considerations	16,172,456		15,630,260	542,196				
3. Present value of disability claims incurred	0				XXX			
4. Tabular interest	1,574,938		1,557,255	17,683				
5. Tabular less actual reserve released	0							
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	0							
8. Totals (Lines 1 to 7)	49,446,612	0	48,530,388	916,224	0	0	0	0
9. Tabular cost	240,648		240,648		XXX			
10. Reserves released by death	4,816,638		4,816,638	XXX	XXX			XXX
11. Reserves released by other terminations (net)	106,844		34,839	72,005				
12. Annuity, supplementary contract and disability payments involving life contingencies	385		385					
13. Net transfers to or (from) Separate Accounts	0							
14. Total Deductions (Lines 9 to 13)	5,164,515	0	5,092,510	72,005	0	0	0	0
15. Reserve December 31, current year	44,282,097	0	43,437,878	844,219	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 52,931	49,549
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 1,375,371	1,504,560
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 173,779	178,084
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	38,649	35,580
2.21 Common stocks of affiliates	500,000	500,000
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans	1,777	1,822
6. Cash, cash equivalents and short-term investments	(e) 314	325
7. Derivative instruments	(f)	
8. Other invested assets	44,045	44,045
9. Aggregate write-ins for investment income	38,819	38,819
10. Total gross investment income	2,225,685	2,352,784
11. Investment expenses		(g) 190,492
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		190,492
17. Net investment income (Line 10 minus Line 16)		2,162,292
DETAILS OF WRITE-INS		
0901. Service Fees	38,438	38,438
0902. Misc. Investment Income	381	381
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	38,819	38,819
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 33,947 accrual of discount less \$ 214,014 amortization of premium and less \$ 101,037 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	3,115	0	3,115	0	0
1.1 Bonds exempt from U.S. tax			0		
1.2 Other bonds (unaffiliated)	118,344	0	118,344	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	260,137	0	260,137	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	29,711	0	29,711	62,621	0
2.21 Common stocks of affiliates	0	0	0	(184,082)	0
3. Mortgage loans		0	0	0	0
4. Real estate		0	0		0
5. Contract loans			0		
6. Cash, cash equivalents and short-term investments			0		
7. Derivative instruments			0		
8. Other invested assets	8,020	0	8,020	27,384	0
9. Aggregate write-ins for capital gains (losses)	(30)	0	(30)	0	0
10. Total capital gains (losses)	419,297	0	419,297	(94,077)	0
DETAILS OF WRITE-INS					
0901. Write-off Fixed Assets	(30)	0	(30)		
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(30)	0	(30)	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	0										
2. Deferred and accrued	591,132		591,132								
3. Deferred, accrued and uncollected:											
3.1 Direct	591,132		591,132								
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net (Line 1 + Line 2)	591,132	0	591,132	0	0	0	0	0	0	0	0
4. Advance	106,449		106,449								
5. Line 3.4 - Line 4	484,683	0	484,683	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	1,927,112		1,385,066	542,046							
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	0										
6.4 Net	1,927,112	0	1,385,066	542,046	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	2,411,795	0	1,869,749	542,046	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	383,590	0	383,590	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	2,028,205		1,486,159	542,046							
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	0										
9.4 Net (Line 7 - Line 8)	2,028,205	0	1,486,159	542,046	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	19,100,813		19,100,813								
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	19,100,813	0	19,100,813	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	645		645								
12. Deferred and accrued	837,278		837,278								
13. Deferred, accrued and uncollected:											
13.1 Direct	837,923		837,923								
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	0										
13.4 Net (Line 11 + Line 12)	837,923	0	837,923	0	0	0	0	0	0	0	0
14. Advance	150,723		145,680							5,043	
15. Line 13.4 - Line 14	687,200	0	692,243	0	0	0	0	0	0	(5,043)	0
16. Collected during year:											
16.1 Direct	1,662,428		1,576,982	150						85,296	
16.2 Reinsurance assumed	0										
16.3 Reinsurance ceded	4,973		4,973								
16.4 Net	1,657,455	0	1,572,009	150	0	0	0	0	0	85,296	0
17. Line 15 + Line 16.4	2,344,655	0	2,264,252	150	0	0	0	0	0	80,253	0
18. Prior year (uncollected + deferred and accrued - advance)	626,825	0	630,006	0	0	0	0	0	0	(3,181)	0
19. Renewal premiums and considerations:											
19.1 Direct	1,722,802		1,639,218	150						83,434	
19.2 Reinsurance assumed	0										
19.3 Reinsurance ceded	4,973		4,973								
19.4 Net (Line 17 - Line 18)	1,717,829	0	1,634,245	150	0	0	0	0	0	83,434	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	22,851,820	0	22,226,190	542,196	0	0	0	0	0	83,434	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	4,973	0	4,973	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	22,846,847	0	22,221,217	542,196	0	0	0	0	0	83,434	0

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	1,809		1,809								
22. All other	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	0										
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	1,182,361		1,178,573	3,788							
28. Single	1,716,814		1,716,814								
29. Renewal	22,530		9,736							12,794	
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	2,921,705	0	2,905,123	3,788	0	0	0	0	0	12,794	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	80,668		308		4,262	85,238
2. Salaries and wages	615,577		2,348		32,599	650,524
3.11 Contributions for benefit plans for employees						0
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare	120,099		458		6,368	126,925
3.32 Other agent welfare						0
4.1 Legal fees and expenses	1,973		8			1,981
4.2 Medical examination fees						0
4.3 Inspection report fees						0
4.4 Fees of public accountants and consulting actuaries	125,455		478		10,588	136,521
4.5 Expense of investigation and settlement of policy claims	6,455					6,455
5.1 Traveling expenses	105,134					105,134
5.2 Advertising	58,119					58,119
5.3 Postage, express, telegraph and telephone	72,102		275			72,377
5.4 Printing and stationery	70,687		270			70,957
5.5 Cost or depreciation of furniture and equipment	2,296					2,296
5.6 Rental of equipment	38,570		156			38,726
5.7 Cost or depreciation of EDP equipment and software	15,485					15,485
6.1 Books and periodicals						0
6.2 Bureau and association fees	18,190		69			18,259
6.3 Insurance, except on real estate	82,642		315			82,957
6.4 Miscellaneous losses	3,722					3,722
6.5 Collection and bank service charges	15,469		59		3,869	19,397
6.6 Sundry general expenses	158,116		603			158,719
6.7 Group service and administration fees						0
6.8 Reimbursements by uninsured plans						0
7.1 Agency expense allowance						0
7.2 Agents' balances charged off (less \$ recovered)	20,500					20,500
7.3 Agency conferences other than local meetings	29,858					29,858
9.1 Real estate expenses	62,071					62,071
9.2 Investment expenses not included elsewhere					129,206	129,206
9.3 Aggregate write-ins for expenses	9,364	0	36	0	3,600	13,000
10. General expenses incurred	1,692,052	0	5,383	0	190,492	1,887,927
11. General expenses unpaid December 31, prior year	164,043		3,348		19,182	186,573
12. General expenses unpaid December 31, current year	186,243		710		25,071	212,024
13. Amounts receivable relating to uninsured plans, prior year						0
14. Amounts receivable relating to uninsured plans, current year						0
15. General expenses paid during year (Lines 10+11-12-13+14)	1,669,852	0	8,021	0	184,603	1,862,476
DETAILS OF WRITE-INS						
09.301. Insurance Dept. Examination	9,364		36		3,600	13,000
09.302. State taxes on premiums						0
09.303. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	9,364	0	36	0	3,600	13,000

(a) Includes management fees of \$ _____ to affiliates and \$ _____ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					0
2. State insurance department licenses and fees	35,593	136			35,729
3. State taxes on premiums	330,063	50			330,113
4. Other state taxes, including \$ for employee benefits					0
5. U.S. Social Security taxes					0
6. All other taxes	68,738	256			68,994
7. Taxes, licenses and fees incurred	434,394	442	0	0	434,836
8. Taxes, licenses and fees unpaid December 31, prior year	73,169				73,169
9. Taxes, licenses and fees unpaid December 31, current year	57,319				57,319
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	450,244	442	0	0	450,686

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	444	0
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	444	0
6. Paid in cash		
7. Left on deposit	419	
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	863	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	950	
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	950	0
16. Total from prior year	975	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	838	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1958 CSO 3% NL	592,420		592,420		
0100002. 1958 CSO 3% CRVM	358,700		358,700		
0100003. 1958 CSO 4% NL	702		702		
0100004. 1958 CSO 4% CRVM	52,636		52,636		
0100005. 1958 CSO 4.5% CRVM	9,523		9,523		
0100006. 1980 CSO 4.5% CRVM	43,165		43,165		
0100007. 125% 1980 CSO 4% CRVM	13,274,226		13,274,226		
0100008. 1980 CSO 4% CRVM	28,767,926		28,767,926		
0100009. 1980 CSO 4.5% CRVM	61,625		61,625		
0100010. 2001 CSO 4% CRVM	131,714		131,714		
0100011. Payor & Special Class	800		800		
0199997. Totals (Gross)	43,293,437	0	43,293,437	0	0
0199998. Reinsurance ceded	2,876		2,876		
0199999. Life Insurance: Totals (Net)	43,290,561	0	43,290,561	0	0
0200001. 1958 CSO 4%	24,232	XXX	24,232	XXX	
0200002. Actual 3%	819,987	XXX	819,987	XXX	
0299997. Totals (Gross)	844,219	XXX	844,219	XXX	0
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (Net)	844,219	XXX	844,219	XXX	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0400001. 1958 CSO 4%	100		100		
0499997. Totals (Gross)	100	0	100	0	0
0499998. Reinsurance ceded	28		28		
0499999. Accidental Death Benefits: Totals (Net)	72	0	72	0	0
0500001. 1952 Disability with 1958 CSO 3%	350		350		
0599997. Totals (Gross)	350	0	350	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	350	0	350	0	0
0600001. 1952 Disability 3%	2,672		2,672		
0699997. Totals (Gross)	2,672	0	2,672	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	2,672	0	2,672	0	0
0700001. Non-Deduction	44,005		44,005		
0700002. Casket Growth	100,218		100,218		
0799997. Totals (Gross)	144,223	0	144,223	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	144,223	0	144,223	0	0
9999999. Totals (Net) - Page 3, Line 1	44,282,097	0	44,282,097	0	0

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [X] No []
- 1.2 If not, state which kind is issued.
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
- 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$
4.2 Amount of reserve? \$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year \$
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
- 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business: \$
7.4 Identify where the reserves are reported in the blank:
- 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
8.2 State the amount of reserves established for this business: \$
8.3 Identify where the reserves are reported in the blank:
- 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
9.2 State the amount of reserves established for this business: \$
9.3 Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
Description of Valuation Class	2	3	Increase in Actuarial Reserve Due to Change
	Changed From	Changed To	
NONE			
9999999 - Total (Column 4, only)			

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	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
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	15,297								15,297
2. Additional contract reserves (a)	0								
3. Additional actuarial reserves-Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	15,297	0	0	0	0	0	0	0	15,297
8. Reinsurance ceded	0								
9. Totals (Net)	15,297	0	0	0	0	0	0	0	15,297
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	0								
11. Additional actuarial reserves-Asset/Liability analysis	0								
12. Reserve for future contingent benefits	0								
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	0	0	0	0	0	0	0	0	0
15. Reinsurance ceded	0								
16. Totals (Net)	0	0	0	0	0	0	0	0	0
17. TOTAL (Net)	15,297	0	0	0	0	0	0	0	15,297
18. TABULAR FUND INTEREST	0								
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	271,751	0	0	0	271,751	0
2. Deposits received during the year	2,960				2,960	
3. Investment earnings credited to the account	9,511				9,511	
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	8,125				8,125	
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	276,097	0	0	0	276,097	0
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	276,097	0	0	0	276,097	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	0										
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other											
2.21 Direct	191,130		191,130								
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	0										
2.24 Net	191,130	0	(b) 191,130	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	57,336		40,000								17,336
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net	57,336	0	(b) 40,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 17,336
4. TOTALS											
4.1 Direct	248,466	0	231,130	0	0	0	0	0	0	0	17,336
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	248,466	(a) 0	(a) 231,130	0	0	0	(a) 0	0	0	0	17,336

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ _____ in Column 2, \$ _____ in Column 3 and \$ _____ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ _____, Individual Annuities \$ _____, Credit Life (Group and Individual) \$ _____, and Group Life \$ _____, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ _____, Credit (Group and Individual) Accident and Health \$ _____, and Other Accident and Health \$ _____ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	6,909,002		6,758,416	83,897							66,689
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	(d) 6,909,002	0	6,758,416	83,897	0	0	0	0	0	0	66,689
2. Liability December 31, current year from Part 1:											
2.1 Direct	248,466	0	231,130	0	0	0	0	0	0	0	17,336
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	248,466	0	231,130	0	0	0	0	0	0	0	17,336
3. Amounts recoverable from reinsurers December 31, current year	0										
4. Liability December 31, prior year:											
4.1 Direct	142,446	0	108,250	11,892	0	0	0	0	0	0	22,304
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	142,446	0	108,250	11,892	0	0	0	0	0	0	22,304
5. Amounts recoverable from reinsurers December 31, prior year	0										
6. Incurred Benefits											
6.1 Direct	7,015,022	0	6,881,296	72,005	0	0	0	0	0	0	61,721
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
6.4 Net	7,015,022	0	6,881,296	72,005	0	0	0	0	0	0	61,721

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$ premiums waived under total and permanent disability benefits.

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	325,000	820,000	495,000
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets	11,317	13,613	2,296
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	307	(555,582)	(555,889)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	336,624	278,031	(58,593)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	336,624	278,031	(58,593)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid Insurance	307	7,418	7,111
2502. Adjust 2011 Non-Admitted for application of SSAP 101		(563,000)	(563,000)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	307	(555,582)	(555,889)

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Cincinnati Equitable Life Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The State of Ohio has not adopted any prescribed or permitted practices that differ from NAIC SAP.

	State of Domicile	2012	2011
<u>NET INCOME</u>			
(1) Cincinnati Equitable Life state basis (page 4, line 35 Col. 1 & 2)	Ohio	603,718	498,090
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(4) NAIC SAP (1-2-3=4)	Ohio	603,718	498,090
<u>SURPLUS</u>			
(5) Cincinnati Equitable Life state basis (Page 3, Line 38, Columns (1&2))	Ohio	9,430,914	8,422,969
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(8) NAIC SAP (5-6-7=8)	Ohio	9,430,914	8,422,969

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make certain estimates and assumptions that effect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) Common Stocks at market except that investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.
- (4) Preferred stocks are stated in accordance with guidance provided in SSAP No. 32.
- (5) Mortgage loans on real estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative; these are valued using the prospective method.
- (7) The Company owns 100% of the outstanding stock of Cincinnati Equitable Insurance Company, an Ohio domiciled property casualty insurance company. The stock of Cincinnati Equitable Insurance Company was contributed to the Company by their common parent Cincinnati Equitable Companies, Inc. in 2007.
- (8) The Company has no interest in Joint Ventures.
- (9) All derivatives, if any, are stated at fair value.
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Corrections of Errors

A. Changes in accounting practices

During the year the Company implemented SSAP 101, accounting for income taxes, which resulted in an increase in the prior year's admissible Deferred Tax Asset. The Original Deferred Tax Asset was \$226,000. Implementation of this change in accounting methods increased the Deferred Tax Asset for 12/31/11 to \$789,000. The impact of this change is recorded as an Adjustment to Policyholders Surplus (Page 4 Row 48 Cumulative effect of change in accounting principles).

B. Correction of errors

The Company made no corrections of prior period financial statements.

3. Business Combinations and Goodwill

The Company has not participated in a business combination in the current year.

4. Discontinued Operations

The Company had no discontinued operations in 2012.

5. Investments

A. Mortgage Loans

The Company has no new Mortgage Loans or Loans in default.

B. Debt Restructuring

The Company has not restructured any debt in the current year.

C. Reverse Mortgages

The Company has no Reverse Mortgages.

D. Loan-Backed Securities

1. Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or NAIC RMBS/ CMBS modeling.
2. The Company had no securities with a recognized other-than-temporary impairment.
3. The Company had no securities with a recognized other-than-temporary impairment.
4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months \$ 30,713
2. 12 Months or Longer \$ 194,505

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months \$ 680,805
2. 12 Months or Longer \$3,751,881

5. We used market values obtained from broker dealers and money managers to determine that these securities are not Other-than-temporary impairments.

E. Repurchase Agreements and/or Securities Lending

The Company has no Repurchase Agreements or Securities Lending transactions.

6. Joint Ventures, Partnerships and Limited Liability Companies

The Company has no Joint Ventures, Partnerships or Limited Liability Companies.

7. Investment Income

The Company has no excluded investment income due and accrued.

8. Derivative Instruments

The Company has no investments in derivative financial instruments.

9. Income Taxes

- A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

	12/31/2012			12/31/2011			Change		
	-1-	-2-	-3-	-4-	-5-	-6-	-7-	-8-	-9-
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	\$ 1,598,000	-	\$1,598,000	\$ 1,532,000	-	\$1,532,000	\$ 66,000	-	\$ 66,000
(b) Statutory Valuation Allowance	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	1,598,000	-	1,598,000	1,532,000	-	1,532,000	66,000	-	66,000
(d) Deferred Tax Assets Nonadmitted	325,000	-	325,000	257,000	-	257,000	68,000	-	68,000
(e) Subtotal Net Deferred Tax Asset (1c - 1d)	1,273,000	-	1,273,000	1,275,000	-	1,275,000	(2,000)	-	(2,000)
(f) Deferred Tax Liability	235,000	61,000	296,000	446,000	40,000	486,000	(211,000)	21,000	(190,000)
(g) Net Admitted Deferred Tax Assets (1e-1f)	\$ 1,038,000	\$ (61,000)	\$ 977,000	\$ 829,000	\$ (40,000)	\$ 789,000	\$ 209,000	\$(21,000)	\$ 188,000

	12/31/2012			12/31/2011			Change		
	-1-	-2-	-3-	-4-	-5-	-6-	-7-	-8-	-9-
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Admission Calculation Components No. 101, Paragraphs 11.a, 11.b. and 11.c.:									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carry backs.	-	-	-	-	-	-	-	-	-
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount in 2(a) above) After Application of the Threshold Limitation (the lesser of 2(b)1 and 2(b)2 below.									
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	977,000	-	977,000	789,000	-	789,000	188,000	-	188,000
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	1,267,000	XXX	XXX	1,227,000	XXX	XXX	40,000
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	-	-	-	-	-	-	-	-	-
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total 2(a)+2(b)+2(c).	977,000	-	977,000	789,000	-	789,000	-	-	188,000

	2012	2011
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount	1,178.425%	1,487.031%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2 (b)2 Above	\$ 8,448,460	\$ 8,181,719

	12/31/2012			12/31/2011			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary Percent	Capital Percent	(Col 1+2) Total Percent	Ordinary Percent	Capital Percent	(Col 4+5) Total Percent	(Col 1-4) Ordinary Percent	(Col 2-5) Capital Percent	(Col 3-6) Total Percent

Impact of Tax Planning Strategies

(a) Adjusted Gross DTA's (% of Total Adjusted Gross DTAs)	100%	0%	100%	100%	0%	100%	0%	0%	0%
(b) Net Admitted Adjusted Gross DTAs (% of Total Net Admitted Adjusted Gross DTAs)	100%	0%	100%	100%	0%	100%	0%	0%	0%
(c) Does the Company's tax-planning strategies include the use of reinsurance?			Yes _____	No	<u>X</u>				

B. All Deferred Tax Liabilities are recognized.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

C. Current income taxes incurred consist of the following major components:

	(1) 12/31/2012	(2) 12/31/2011	(3) (Col 1-2) Change
1. Current Income Tax			
(a) Federal	3,000	-	3,000
(b) Foreign			
(c) Subtotal	3,000	-	3,000
(d) Federal income tax on net capital gains	143,000	69,000	74,000
(e) Utilization of capital loss carry-forwards	(143,000)	(69,000)	(74,000)
(f) Other	5,000		5,000
(g) Federal and foreign income taxes incurred	8,000	-	8,000
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses			
(2) Unearned premium reserve			
(3) Policyholder reserves	16,000	19,000	(3,000)
(4) Investments			
(5) Deferred acquisition costs	1,206,000	781,000	425,000
(6) Policyholder dividends accrual			
(7) Fixed assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables – nonadmitted			
(11) Net operating loss carry-forward	376,000	732,000	(356,000)
(12) Tax credit carry-forward			
(13) Other (including items <5% of total ordinary tax assets)			
(99) Subtotal	1,598,000	1,532,000	66,000
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	325,000	257,000	68,000
(d) Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	1,273,000	1,275,000	(2,000)
(e) Capital			
(1) Investments			
(2) Net capital loss carry-forward	-	-	-
(3) Real Estate			
(4) Other (including items <5% of total capital tax assets)			
(99) Subtotal	-	-	-
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 – 2f – 2g)	-	-	-
(i) Admitted deferred tax assets (2d + 2h)	1,273,000	1,275,000	(2,000)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	29,000	28,000	1,000
(2) Fixed assets			
(3) Deferred and uncollected premium	206,000	418,000	(212,000)
(4) Policyholder reserves			
(5) Other (including items <5% of total ordinary tax liabilities)			
(99) Subtotal	235,000	446,000	(211,000)
(b) Capital			
(1) Investments	61,000	40,000	21,000
(2) Real estate			
(3) Other (including items <5% of total capital tax liabilities)			
(99) Subtotal	61,000	40,000	21,000
(c) Deferred tax liabilities (3a99 + 3b99)	296,000	486,000	(190,000)
4. Net Deferred tax assets/liabilities (2i – 3c)	977,000	789,000	188,000

D. Among the more significant book to tax adjustments were the following:

	<u>Amount</u>	<u>Tax Effect</u>
(1) Income before taxes	\$ 603,718	\$ 205,000
(2) Book over tax reserves	15,000	5,000
(3) Deferred Acquisition Cost	637,000	217,000
(4) Change in Due & Deferred	(101,000)	(34,000)
(5) Non-Deductible expenses	48,000	16,000
(6) Accrual of bond discount	37,000	13,000
(7) Small Life Company Deduction	(443,000)	(151,000)
(8) Intercompany Transactions	(787,718)	(268,000)
(9) Taxable Income	<u>\$ 9,000</u>	<u>\$ 3,000</u>

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

- E. (1) At December 31, 2012, the Company had approximately \$1.1 million of operating loss carryforwards that were generated in 2005 through 2011 and available to offset income through 2026.
- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

2012 (current year)	\$	3,000
2011 (current year -1)	\$	5,000
2010 (current year -2)	\$	0

- (3) The Company has no amounts on deposit admitted under Section 6603 of the Internal Revenue Service Code.

- F. (1) The Company's federal Income Tax return is consolidated with the following entities:

Cincinnati Equitable Companies, Inc.
Cincinnati Equitable Insurance Company
Southern Michigan Insurance Company

- (2) The method of allocation between the companies is subject to a written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany tax balances are settled within 90 days from the date the tax return is filed or estimated payments are made.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A. Cincinnati Equitable Life Insurance Company is a wholly owned subsidiary of Cincinnati Equitable Companies, Inc., an Insurance Holding Company.
- B. Cincinnati Equitable Life Insurance Company shares common management with Cincinnati Equitable Insurance Company and Southern Michigan Insurance Company. Certain processing functions are also shared between the two companies, such as accounting, underwriting and mail processing.
- C. Cincinnati Equitable Life Insurance Company pays expenses under a management agreement for the general management of the company. These expenses are generally allocated to the companies based time spent working for each company.
- D. At December 31, 2012, the Company reported \$9,346 due from Cincinnati Equitable Companies, Inc.. The terms of the settlement require that these amounts are settled within 90 days.
- E. The Company has made no guarantees on behalf of the Parent Company.
- F. Cincinnati Equitable Companies, Inc has agreed to provide Management and certain processing functions to Cincinnati Equitable Life Insurance Company (see 10.B. above). In 2012 the expense for these services was \$395,712.
- G. All outstanding stock of Cincinnati Equitable Life Insurance Company is owned by Cincinnati Equitable Companies, Inc., an insurance holding company domiciled in the State of Ohio (see Schedule Y of this statement).
- H. The Company owns no shares of the Parent Companies' outstanding stock.
- I. The Company owns 100% of the outstanding stock of Cincinnati Equitable Insurance Company, an Ohio domiciled Property Casualty Company, whose value exceeds 10% of the admitted assets of the Company. Cincinnati Equitable Insurance Company is valued at Statutory Surplus. No goodwill is associated with this asset.
- J. The Company has no investment in SCA, whose value has been impaired.

11. Debt

The Company has no outstanding debt.

12. Retirement Plans, Deferred Compensation, Postretirement Benefit Plans and Compensated Absences and Other Postretirement Benefit Plans.

- A. Defined Benefit Plan
The Company has no Defined Benefit Plan.
- B. Other Retirement Plans
The Company participates in a 401(k) plan sponsored by Cincinnati Equitable Companies, Inc, the Parent Company.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations.

- The Company has 1,000 shares authorized, 1,000 shares issued and 1,000 shares outstanding.
- The Company has no preferred stock outstanding.
- Without the prior approval of the domiciliary commissioner, dividends to the shareholders are limited by the laws of the Company's state of incorporation, Ohio, to \$943,091, an amount that is based on restrictions related to statutory surplus.
- The Company paid no dividends to shareholders in 2012.
- Within the limits of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- There are no restrictions placed on the Company's surplus, including for whom the surplus is being held, other than the minimum surplus requirements of the state of Ohio.
- There are no advances to surplus.
- The Company holds no stock for special purposes.
- The Company made no changes to special surplus balances from prior years.
- The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a. Unrealized gains and losses	\$	1,205,787
b. Non-admitted asset value	(\$	336,623)
c. Separate account business	\$	-
d. Asset valuation reserves	(\$	262,104)
e. Provision for reinsurance	\$	-

14. Contingencies

- A. Contingent Commitments
The Company has no Contingent Commitments.
- B. Assessments
The Company is not aware of any new insolvencies in 2012. It is expected that the Company will have to pay some amount, for insolvencies, at some point in the future. However, do to the size of the Company's premium volume; these assessments will not be material.
- C. Gain Contingencies
The Company has established no contingencies for gains.
- D. All Other Contingencies
The Company has established no other contingencies.

15. Leases

- A. Lessee Operating Lease
 - (1) The Company leases automobiles and office equipment under various non-cancelable operating lease agreements that expire through March 31, 2016. Rental expense for 2012, and 2011 were approximately \$53,000 and \$37,000.
 - (2) At January 1, 2013, the minimum aggregate rental commitments are as follows:

	Year Ending December 31	Operating Leases
1.	2013	50,000
2.	2014	41,000
3.	2015	23,000
4.	2016	650
5.	2017	0
6.	Total	114,650

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company has no Financial Instruments with Off-Balance Sheet Risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. The Company has not transferred receivable balances.
- B. The Company has no transaction in accordance with SSAP No.18.
- C. The Company has made no wash sale transactions.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

The Company has no such gain or loss.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Name & Address of Managing General Agent or Third Party Administrator	FEI Number	Type of Exclusive Contract	Type of Business Written	Authority Granted	Direct Written Premium
Enterprise Group Planning 5910 Harper Road Cleveland, OH 44122	34-1262548	Yes	Group Life Group A&H Individual A&H	CA, P	\$ 85,296

20. Fair Value Measure

A.

(1) Fair Value Measurements at Reporting Date

(1) Description	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
a). Assets at fair value				
Perpetual Preferred stock				
Industrial and Misc	\$ 4,148,492	-	-	\$ 4,148,492
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Perpetual Preferred Stocks	4,148,492	-	-	4,148,492
Bonds				
U.S. Governments	1,885,701	-	-	1,885,701
Industrial and Misc	-	40,683,554	-	40,683,554
Hybrid Securities	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Bonds	1,885,701	40,683,554	-	42,569,255

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

Common Stock				
Industrial and Misc	1,415,385	-	-	1,415,385
Parent, Subsidiaries and Affiliates		4,698,699	-	4,698,699
Total Common Stocks	1,415,385	4,698,699	-	6,114,084
Separate account assets	-	-	-	-
Total assets at fair value	7,449,578	45,382,253	-	52,831,831
b). Liabilities at fair value				
Other liabilities				
Total liabilities at fair value	-	-	-	-

B. The Company had no assets that rely on Level 3 fair value measurement.

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Value	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	42,569,255	40,288,559	1,885,701	40,683,554	-	-
Common Stock	6,114,084	6,114,084	1,415,385	4,698,699	-	-
Preferred Stock	4,148,492	4,123,181	4,148,492	-	-	-
Other Invested Assets	644,623	644,623	-	644,623	-	-

21. Other Items

- A. The Company has no Extraordinary Items.
- B. The Company has no Restructured Debt.
- C. The Company has no Other Disclosures
- D. The Company has no Uncollectible Receivables.
- E. The Company has no Business Interruptions Recoveries.
- F. The Company has no State Transferable Tax Credits.
- G. The Company does not own investments in Hybrid Securities.
- H. The Company has no Subprime Mortgage Related Risk Exposure.

22. Events Subsequent

The Company has no events subsequent to the date of these financial statements.

23. Reinsurance

Section 1 - General Interrogatories

- A. None of the reinsurers, listed on Schedule S as nonaffiliated, are controlled by us.
- C. No policies issued by the company have been reinsured with a foreign reinsurer in which we own a controlling interest directly or indirectly.

Section 2 - Ceded Reinsurance Report - Part A

- A. The company does not have any reinsurance agreements in effect that can be unilaterally cancelled except for non payment of premiums.
- B. The company does not have any reinsurance agreements in effect that may result in payments to the reinsurer exceeding the direct premium collected on these policies.

Section 3 - Ceded Reinsurance Report - Part B

- A. The estimated reduction in surplus of terminating all reinsurance agreements would be \$0.
- B. No new reinsurance agreements have been executed or amended, since January 1, 1996, that would include policies in force on the effective date of the agreement.

24. Retrospectively rated Contracts & Contracts Subject to Redetermination

The Company has no retrospectively rated contracts or contracts subject to redetermination.

25. Change in Incurred Losses and Loss Adjustment Expenses

There have been no significant changes in the Loss and Loss Adjustment Expense reserves for losses incurred in prior accident years.

26. Intercompany Pooling Agreements

The Company has no Intercompany Pooling Agreements.

27. Structured Settlements

The Company has no Structured Settlement contracts.

28. Health Care Receivables

The Company has no Health Care Receivables.

29. Participating Policies

For the reporting year ended December 21, 2012, premiums under individual life participating policies were \$11,595, or less than 1% total individual life premium earned. The Company accounts for its policyholder dividends based upon the accrual method. The Company paid dividends in the amount of \$863 to policyholders and did not allocate any additional income to such policyholders.

30. Premium Deficiency Reserves

As of December 31, 2012 the Company had liabilities of \$0 related to premium deficiency reserves. The Company does not consider anticipated investment income when calculating its premium deficiency reserves.

31. Reserves for Life Contracts and Deposit-Type Contracts

- (1) The Company waves deduction of fractional deferred premiums upon death of insured. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums are charged for substandard lives for policies issued. Mean reserves are equal to multiple of the substandard extra annual premium where such multiple is not less than one half.
- (3) As of December 31, 2012, the Company had no insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.
- (4) The Tabular Interest (Page 12, Part A, Line 4) has been determined by formula as described in the instructions for Page 12.
- (5) For the determination of Tabular Interest on funds not involving life contingencies under Page 12, Part B, Line 3 for each valuation rate of interest the tabular interest is calculated as one hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation. The total amount of all such products is entered under Page 12, Part B, Line 3.
- (6) There were no significant other increases under Page 12, Part B, Line 5.

32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

Withdrawal Characteristics of Annuity Actuarial Reserve and Deposit Liabilities

	<u>Amount</u>	<u>% of Total</u>
A. Subject to discretionary withdrawal		
1.1 -with market value adjustments	\$ 0	0%
1.2 -at book value less surrender charge	819,986	97.1%
1.3 -at market value	0	0%
1.4 Total with adjustments or market value	0	0%
1.5 -at book value without adjustment (with minimal or no adjustment)	\$ 24,233	2.9%
	<u>Amount</u>	<u>% of Total</u>
B. Not subject to discretionary withdrawal	24,233	2.9%
C. Total (Gross)	819,986	97.1%
D. Reinsurance Ceded	0	
E. Total (Net)	\$ 844,219	100%

* Reconciliation of total annuity actuarial and deposit fund liabilities.

Life & Accident & Health Annual Statement:

F. Exhibit 5, Section B, Total (net)	\$ 844,219
G. Exhibit 5, Section C, Total (net)	0
H. Exhibit 7, Column 1, Line 2	0
I. Total annuity actuarial reserves and deposit fund liability	\$ 844,219

33. Premium and Annuity Considerations Deferred and Uncollected

Type	Gross	Net
Ordinary New Business	\$ 591,132	\$ 201,222
Ordinary Renewal	<u>837,923</u>	<u>403,537</u>
Total	\$ 1,429,055	\$ 604,759

34. Separate Accounts

The Company has no Separate Accounts.

35. Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2012 and December 31, 2011 was \$ 0 and \$ 0 respectively.

The Company pays a Managing General Agent to adjust accident and health claims. The amounts attributable to prior years are unknown.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Ohio
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2008
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2008
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/29/2009
- 3.4 By what department or departments?
Ohio
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

1	2
Nationality	Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
BKD
312 Walnut Street, Suite 300
Cincinnati, Ohio 45202
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [] N/A [X]
- 10.6 If the response to 10.5 is no or n/a, please explain
We are under the premium threshold
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
James Merwald, FSA, MAAA
Actuarial Resources Corporation
6720 W. 12th Street
Overland Park, KS 66209
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [X] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$
 - 20.12 To stockholders not officers \$
 - 20.13 Trustees, supreme or grand (Fraternal Only) \$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$
 - 20.22 To stockholders not officers \$
 - 20.23 Trustees, supreme or grand (Fraternal Only) \$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$
 - 21.22 Borrowed from others \$
 - 21.23 Leased from others \$
 - 21.24 Other \$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses \$
 - 22.23 Other amounts paid \$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 9,346

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [X] N/A []

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.103 Total payable for securities lending reported on the liability page	\$	0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes No

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Pledged as collateral	\$
25.26 Placed under option agreements	\$
25.27 Letter stock or other securities restricted as to sale	\$
25.28 On deposit with state or other regulatory body	\$ 1, 127, 191
25.29 Other	\$

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes No

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No N/A
 If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes No

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes No

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Fifth Third Bank	38 Fountain Square Plaza Cincinnati, OH 45263
U.S. Bank	225 Water Street, Suite 700 Jacksonville, FL 32202

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes No

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company
GENERAL INTERROGATORIES

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	40,288,559	42,569,255	2,280,696
30.2 Preferred stocks	4,123,181	4,148,492	25,311
30.3 Totals	44,411,740	46,717,747	2,306,007

30.4 Describe the sources or methods utilized in determining the fair values:
 NAIC or Custodial Statements

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$15,900

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
AM Best	15,900
.....

34.1 Amount of payments for legal expenses, if any?\$1,981

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Dinsmore & Shohl	1,413
CT Corporation	568
.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....
.....

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [X] No []

1.2 If yes, indicate premium earned on U.S. business only \$ 82,976

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding:
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ 61,721

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned	.....	\$ 0
1.62 Total incurred claims	.....	\$ 0
1.63 Number of covered lives	.....	0
	All years prior to most current three years	
1.64 Total premium earned	.....	\$ 82,976
1.65 Total incurred claims	.....	\$ 61,721
1.66 Number of covered lives	.....	37

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned	.....	\$ 0
1.72 Total incurred claims	.....	\$ 0
1.73 Number of covered lives	.....	0
	All years prior to most current three years	
1.74 Total premium earned	.....	\$ 0
1.75 Total incurred claims	.....	\$ 0
1.76 Number of covered lives	.....	0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	83,434	110,860
2.2 Premium Denominator	22,846,847	18,936,977
2.3 Premium Ratio (2.1/2.2)	0.004	0.006
2.4 Reserve Numerator	32,633	39,151
2.5 Reserve Denominator	44,401,637	31,795,472
2.6 Reserve Ratio (2.4/2.5)	0.001	0.001

3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [] No [] N/A []

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$

3.4 State the authority under which Separate Accounts are maintained:
.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid	.....	\$ 395,712
4.22 Received	.....	\$

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

5.2 If yes, what amount pertaining to these lines is included in:

5.21 Page 3, Line 1	.....	\$
5.22 Page 4, Line 1	.....	\$

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 6,280,231

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash	.....	\$ 400,000
7.12 Stock	.....	\$ 3,055,101

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No [X]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium	0	0	0
8.32 Paid claims	0	0	0
8.33 Claim liability and reserve (beginning of year)	0	0	0
8.34 Claim liability and reserve (end of year)	0	0	0
8.35 Incurred claims	0	0	0

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 - 99,999	.....	.....
8.43	\$100,000 - 249,999	.....	.....
8.44	\$250,000 - 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1	2	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Guaranteed Death Benefit	Guaranteed Living Benefit							

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of funds administered as of the reporting date. \$

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2012	2 2011	3 2010	4 2009	5 2008
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	72,021	54,724	38,940	27,716	18,273
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	1,046	1,066	1,387	1,171	1,225
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	73,067	55,790	40,327	28,887	19,498
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	25,459	22,533	17,431	12,995	10,564
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	25,459	22,533	17,431	12,995	10,564
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	22,221,217	18,450,037	12,625,788	9,928,429	7,867,921
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	542,196	374,917	150	150	260
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	83,434	112,023	143,431	153,876	159,441
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	22,846,847	18,936,977	12,769,370	10,082,455	8,027,622
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	56,001,382	41,806,857	31,716,320	25,016,066	19,752,981
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	46,570,468	33,383,888	23,198,746	16,364,568	10,849,111
23. Aggregate life reserves (Page 3, Line 1)	44,282,097	31,699,218	21,520,935	14,896,689	9,170,673
24. Aggregate A & H reserves (Page 3, Line 2)	15,297	16,847	22,315	25,954	28,525
25. Deposit-type contract funds (Page 3, Line 3)	276,097	271,751	290,499	279,256	276,888
26. Asset valuation reserve (Page 3, Line 24.01)	599,863	337,759	429,202	408,033	257,536
27. Capital (Page 3, Lines 29 and 30)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
28. Surplus (Page 3, Line 37)	8,430,914	7,422,969	7,517,574	7,651,498	7,903,870
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	13,367,320	10,556,947	6,595,340	5,231,392	4,677,905
Risk-Based Capital Analysis					
30. Total adjusted capital	10,031,252	8,761,216	8,947,326	9,060,091	9,161,706
31. Authorized control level risk - based capital	768,335	589,175	445,898	331,050	300,373
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	74.7	72.3	70.5	68.2	55.5
33. Stocks (Lines 2.1 and 2.2)	19.0	20.4	23.4	26.3	34.2
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	5.0	5.7	3.3	5.3	10.0
37. Contract loans (Line 6)	0.1	0.1	0.2	0.2	0.3
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	XXX	XXX
39. Other invested assets (Line 8)	1.2	1.4	1.7	0.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.8	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	XXX	XXX
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	4,698,699	4,882,781	5,296,191	5,601,835	5,705,260
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated	0	0	0	0	0
50. Total of above Lines 44 to 49	4,698,699	4,882,781	5,296,191	5,601,835	5,705,260
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	336,624	841,031	402,000	373,000	251,000
53. Total admitted assets (Page 2, Line 28, Col. 3)	56,001,382	41,806,857	31,716,320	25,016,066	19,752,981
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	2,162,292	1,821,601	1,431,252	1,413,180	895,219
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	191,052	42,840	0	0	0
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(94,076)	(470,108)	0	0	0
57. Total of above Lines 54, 55 and 56	2,259,268	1,394,333	1,431,252	1,413,180	895,219
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	6,988,140	5,486,997	3,496,196	2,524,089	1,365,638
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	61,721	102,774	186,078	108,322	85,174
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	12,096,329	9,839,388	6,624,246	5,726,016	4,756,975
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(1,550)	0	(3,639)	(2,571)	(751)
62. Dividends to policyholders (Line 30, Col. 1)	838	924	1,079	1,641	576
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	20.2	22.3	28.6	31.5	32.7
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.3	4.6	4.6	3.1	4.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	72.1	86.9	127.2	68.7	53.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	22.3	41.2	33.7	31.9	42.7
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	0	0	84,324	0	0
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	0	0	0	0	0
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	13,338	21,531	47,658	21,264	18,996
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	22,304	27,184	27,800	25,800	36,800
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	0	0	0	0	0
73. Ordinary - life (Col. 3)	415,577	489,798	136,110	(269,778)	(203,908)
74. Ordinary - individual annuities (Col. 4)	(7,964)	(6,470)	99	84	(2,578)
75. Ordinary-supplementary contracts (Col. 5)	0	0	0	0	0
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	0	0	0	0	0
78. Group annuities (Col. 8)	0	0	0	0	0
79. A & H-group (Col. 9)	0	0	(55,654)	0	0
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	5,053	(28,078)	168	11,592	17,038
82. Aggregate of all other lines of business (Col. 12)	0	0	0	0	0
83. Total (Col. 1)	412,666	455,250	80,723	(258,102)	(189,448)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	9,752	55,790	0	0	0	0	0	55,790
2. Issued during year	0	0	4,529	25,459	0	0	0	0	0	25,459
3. Reinsurance assumed										0
4. Revived during year										0
5. Increased during year (net)										0
6. Subtotals, Lines 2 to 5	0	0	4,529	25,459	0	0	0	0	0	25,459
7. Additions by dividends during year	XXX		XXX	1,294	XXX		XXX	XXX		1,294
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	14,281	82,543	0	0	0	0	0	82,543
Deductions during year:										
10. Death			1,249	7,145			XXX			7,145
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry			128	819						819
14. Surrender			43	239						239
15. Lapse			159	1,228						1,228
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)				45						45
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	1,579	9,476	0	0	0	0	0	9,476
21. In force end of year (Line 9 minus Line 20)	0	0	12,702	73,067	0	0	0	0	0	73,067
22. Reinsurance ceded end of year	XXX		XXX	164	XXX		XXX	XXX		164
23. Line 21 minus Line 22	XXX	0	XXX	72,903	XXX	(b)	XXX	XXX	0	72,903
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			246	841
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing			7	606
28. Term policies - other			32	380
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	39	986
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	15	60
34. Totals, whole life and endowment	4,529	25,459	12,648	72,021
35. Totals (Lines 31 to 34)	4,529	25,459	12,702	73,067

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial				
37. Ordinary	25,459		71,867	1,200
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	25,459	0	71,867	1,200

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis				XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	19
---	----

BASIS OF CALCULATION ON ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	
47.1	
47.2	

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium			8	47				
49. Disability Income				0				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(b) 0	8	(b) 47	0	(b) 0	0	(b) 0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
10. Amount on deposit		(a)		(a)
11. Income now payable				(a)
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	0	.68	0	0
2. Issued during year .....		.74		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	0	142	0	0
Deductions during year:				
6. Decreased (net)		15		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	15	0	0
9. In force end of year	0	127	0	0
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 844,219	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	0		0		42	95,604
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	42	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	5	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	5	XXX
10. In force end of year	0	(a)	0	(a)	37	(a) 90,108

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	0	58
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	0	58
Deductions During Year:		
6. Decreased (net)		2
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	0	2
9. In force end of year	0	56
10. Amount of account balance	(a)	(a) 276,097

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Cincinnati Equitable Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Active Status	Life Contracts		Direct Business Only			7 Deposit-Type Contracts	
		2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5		
1. Alabama	AL	N					0	
2. Alaska	AK	N					0	
3. Arizona	AZ	N					0	
4. Arkansas	AR	N					0	
5. California	CA	N					0	
6. Colorado	CO	N					0	
7. Connecticut	CT	N					0	
8. Delaware	DE	N					0	
9. District of Columbia	DC	N					0	
10. Florida	FL	N					0	
11. Georgia	GA	L	5,727,147	530,117	0	6,257,264	0	
12. Hawaii	HI	N					0	
13. Idaho	ID	N					0	
14. Illinois	IL	N					0	
15. Indiana	IN	L	7,196,332	8,394	0	7,204,726	0	
16. Iowa	IA	N					0	
17. Kansas	KS	N					0	
18. Kentucky	KY	L	3,980,723	3,410	0	3,984,133	0	
19. Louisiana	LA	N					0	
20. Maine	ME	N					0	
21. Maryland	MD	N					0	
22. Massachusetts	MA	N					0	
23. Michigan	MI	N					0	
24. Minnesota	MN	N					0	
25. Mississippi	MS	N					0	
26. Missouri	MO	N					0	
27. Montana	MT	N					0	
28. Nebraska	NE	N					0	
29. Nevada	NV	N					0	
30. New Hampshire	NH	N					0	
31. New Jersey	NJ	N					0	
32. New Mexico	NM	N					0	
33. New York	NY	N					0	
34. North Carolina	NC	N					0	
35. North Dakota	ND	N					0	
36. Ohio	OH	L	5,158,659	275	85,296	5,244,230	0	
37. Oklahoma	OK	N					0	
38. Oregon	OR	N					0	
39. Pennsylvania	PA	N					0	
40. Rhode Island	RI	N					0	
41. South Carolina	SC	N					0	
42. South Dakota	SD	N					0	
43. Tennessee	TN	L	0	0	0	0	0	0
44. Texas	TX	N					0	
45. Utah	UT	N					0	
46. Vermont	VT	N					0	
47. Virginia	VA	N					0	
48. Washington	WA	N					0	
49. West Virginia	WV	N					0	
50. Wisconsin	WI	N					0	
51. Wyoming	WY	N					0	
52. American Samoa	AS	N					0	
53. Guam	GU	N					0	
54. Puerto Rico	PR	N					0	
55. U.S. Virgin Islands	VI	N					0	
56. Northern Mariana Islands	MP	N					0	
57. Canada	CAN	N					0	
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0	0
59. Subtotal	(a) 5		22,062,861	542,196	85,296	22,690,353	0	0
90. Reporting entity contributions for employee benefits plans	XXX						0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						0	
94. Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (Direct Business)	XXX		22,062,861	542,196	85,296	22,690,353	0	0
96. Plus reinsurance assumed	XXX						0	
97. Totals (All Business)	XXX		22,062,861	542,196	85,296	22,690,353	0	0
98. Less reinsurance ceded	XXX		4,973			4,973		
99. Totals (All Business) less Reinsurance Ceded	XXX		22,057,888	542,196	(b) 85,296	22,685,380	0	0
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

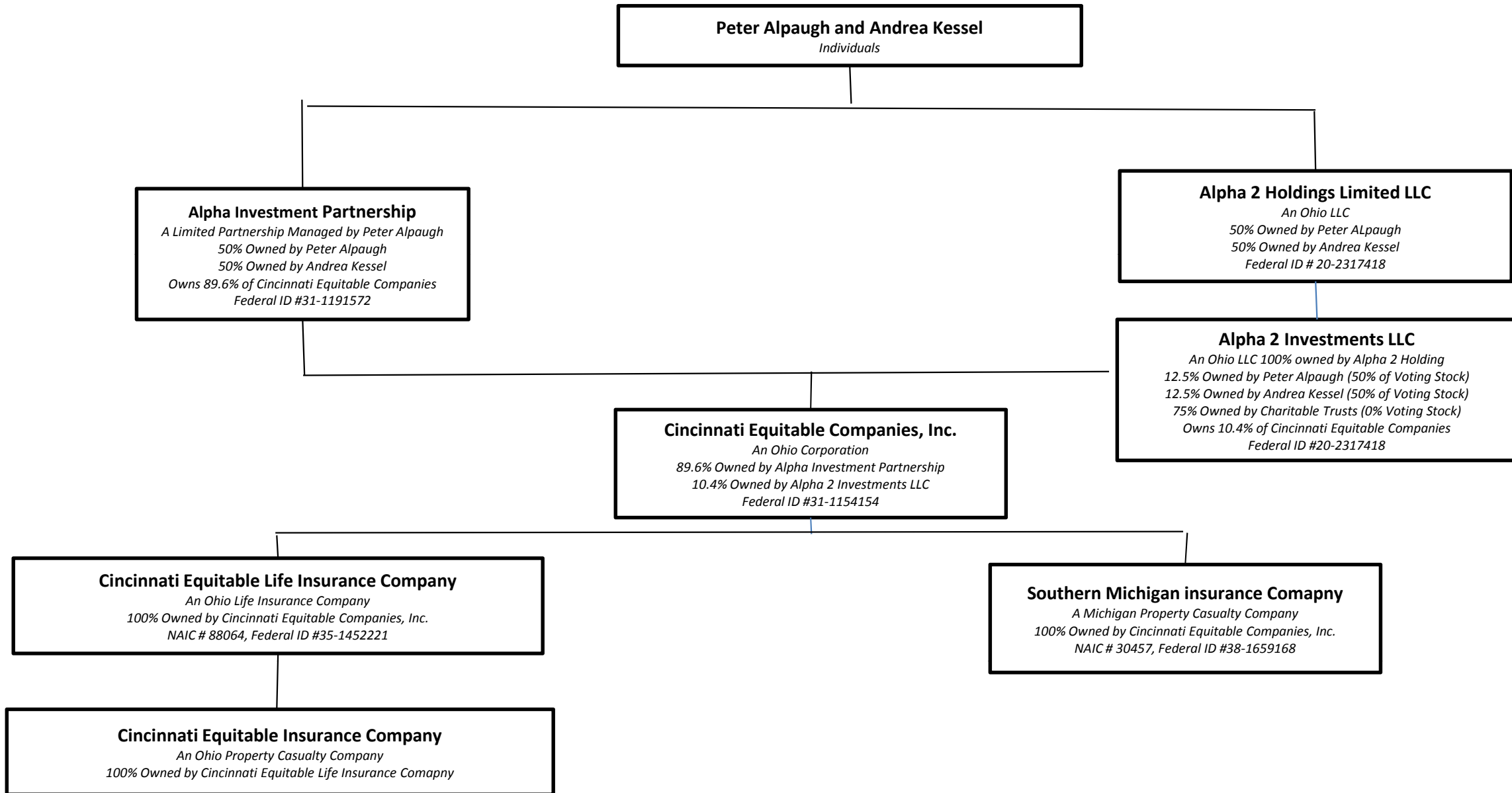
Direct written

(a) Insert the number of L responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



OVERFLOW PAGE FOR WRITE-INS

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7
Analysis of Operations By Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	32
Asset Valuation Reserve Replications (Synthetic) Assets	35
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 - General Expenses	11
Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 - Dividends or Refunds	11
Exhibit 5 - Aggregate Reserve for Life Contracts	12
Exhibit 5 - Interrogatories	13
Exhibit 5A - Changes in Bases of Valuation During The Year	13
Exhibit 6 - Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 - Deposit-Type Contracts	15
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1	16
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes To Financial Statements	19
Overflow Page For Write-ins	56
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D	E22
Schedule DB - Verification	SI14
Schedule DL - Part 1	E23
Schedule DL - Part 2	E24
Schedule E - Part 1 - Cash	E25
Schedule E - Part 2 - Cash Equivalents	E26
Schedule E - Part 3 - Special Deposits	E27
Schedule E - Verification Between Years	SI15
Schedule F	36
Schedule H - Accident and Health Exhibit - Part 1	37
Schedule H - Part 2, Part 3 and Part 4	38
Schedule H - Part 5 - Health Claims	39
Schedule S - Part 1 - Section 1	40
Schedule S - Part 1 - Section 2	41
Schedule S - Part 2	42
Schedule S - Part 3 - Section 1	43
Schedule S - Part 3 - Section 2	44
Schedule S - Part 4	45
Schedule S - Part 5	46
Schedule S - Part 6	48
Schedule S - Part 7	49
Schedule T - Part 2 Interstate Compact	51
Schedule T - Premiums and Annuity Considerations	50
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	52
Schedule Y - Part 1A - Detail of Insurance Holding Company System	53
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	54
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	55