



# ANNUAL STATEMENT

For the Year Ended December 31, 2012  
of the Condition and Affairs of the

## American Mutual Life Association

NAIC Group Code.....	NAIC Company Code..... 56286	Employer's ID Number..... 34-6577472
(Current Period) (Prior Period)		
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... March 13, 1914	Commenced Business..... November 13, 1910	
Statutory Home Office	19424 S. Waterloo Rd..... Cleveland ..... OH ..... US ..... 44119 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	
Main Administrative Office	19424 S. Waterloo Rd..... Cleveland ..... OH ..... US..... 44119 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	216-531-1900 <i>(Area Code) (Telephone Number)</i>
Mail Address	19424 S. Waterloo Rd..... Cleveland ..... OH ..... US ..... 44119 <i>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</i>	
Primary Location of Books and Records	19424 S. Waterloo Rd..... Cleveland ..... OH ..... US ..... 44119 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	216-531-1900 <i>(Area Code) (Telephone Number)</i>
Internet Web Site Address	www.americanmutual.org	
Statutory Statement Contact	Theresa Aveni <i>(Name)</i> amla1@earthlink.net <i>(E-Mail Address)</i>	216-531-1900-0017 <i>(Area Code) (Telephone Number) (Extension)</i> 216-531-8123 <i>(Fax Number)</i>

### OFFICERS

Name	Title	Name	Title
1. Albert R. Amigoni	President	2. Theresa Aveni	Secretary-Treasurer
3.		4.	
Anna Mae Mannion	1st Vice President	Joseph G. Zab	2nd Vice-President

### OTHER

### DIRECTORS OR TRUSTEES

Albert R. Amigoni	Theresa Aveni	James E. Czeck	Alyce M. Kane
Charles Kohli	Jaime Loncar	Anna Mae Mannion	James Mannion
Kenneth E. Shine	Rudolph M. Susel Ph.D	Joseph G. Zab	Ronald J. Zab Ph.D

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

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.

_____ (Signature) Albert R. Amigoni	_____ (Signature) Theresa Aveni	_____ (Signature)
1. (Printed Name) President	2. (Printed Name) Secretary-Treasurer	3. (Printed Name)
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me  
This \_\_\_\_\_ day of February 2013

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



**LIFE INSURANCE**

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code....0

NAIC Society Code....56286

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	150,362
2. Annuity considerations.....	1,395,149
3. Deposit-type contract funds.....	88,180
4. Other considerations.....	
5. Total (Lines 1 to 4).....	1,633,691
<b>DIRECT REFUNDS TO MEMBERS</b>	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	9,354
6.2 Applied to pay renewal premiums.....	8,282
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	53,192
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	70,828
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	79
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	79
8. Total (Line 6.5 plus Line 7.4).....	70,907
<b>DIRECT CLAIMS AND BENEFITS PAID</b>	
9. Death benefits.....	314,320
10. Matured endowments.....	12,923
11. Annuity benefits.....	562,377
12. Surrender values, and withdrawals for life contracts.....	38,665
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	928,285

**DETAILS OF WRITE-INS**

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....	84	101,753
17. Incurred during current year.....	413	196,637
Settled during current year:		
18.1 By payment in full.....	424	227,045
18.2 By payment on compromised claims.....		
18.3 Total paid.....	424	227,045
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	424	227,045
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	73	71,345
<b>POLICY EXHIBIT</b>		
20. In force December 31, prior year.....	22,692	31,161,565
21. Issued during year.....	1,187	2,246,223
22. Other changes to in force (net).....	(613)	(638,044)
23. In force December 31, current year.....	23,266	32,769,744

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....	13,738	13,738		11,353	10,946
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	0	0	0	0	0
26. Totals (Line 24 + 25.7).....	13,738	13,738	0	11,353	10,946



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25.5 Medicare Title XVIII exempt from state taxes or fees.....					
25.6 All Other.....					
25.7 Totals (sum of Lines 25.1 to 25.6).....	0	0	0	0	0
26. Totals (Line 24 + 25.7).....	13,738	13,738	0	11,353	10,946

## FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

## Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	445,190
2. Current year's realized pre-tax capital gains/(losses) of \$.....20,626 transferred into the reserve net of taxes of \$.....0.....	20,626
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	465,816
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	70,136
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	395,680

## Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2012.....	69,675	.461		.70,136
2. 2013.....	76,441	.977		.77,418
3. 2014.....	78,088	1,064		.79,152
4. 2015.....	74,247	1,232		.75,479
5. 2016.....	70,073	1,412		.71,485
6. 2017.....	65,187	1,588		.66,775
7. 2018.....	59,152	1,588		.60,740
8. 2019.....	50,206	1,422		.51,628
9. 2020.....	38,655	1,236		.39,891
10. 2021.....	26,099	1,042		.27,141
11. 2022.....	11,534	.830		.12,364
12. 2023.....	(4,653)	.759		.(3,894)
13. 2024.....	(13,603)	.800		.(12,803)
14. 2025.....	(18,294)	.829		.(17,465)
15. 2026.....	(23,014)	.897		.(22,117)
16. 2027.....	(25,728)	.924		.(24,804)
17. 2028.....	(25,843)	.885		.(24,958)
18. 2029.....	(23,853)	.722		.(23,131)
19. 2030.....	(18,830)	.552		.(18,278)
20. 2031.....	(12,465)	.390		.(12,075)
21. 2032.....	(6,985)	.196		.(6,789)
22. 2033.....	(2,871)	.104		.(2,767)
23. 2034.....	7	.105		.112
24. 2035.....	.574	.105		.679
25. 2036.....	.526	.110		.636
26. 2037.....	.381	.110		.491
27. 2038.....	.265	.100		.365
28. 2039.....	.149	.80		.229
29. 2040.....	.59	.59		.118
30. 2041.....	.11	.38		.49
31. 2042 and Later.....		.9		.9
32. Total (Lines 1 to 31).....	445,190	20,626	.0	465,816

## ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	154,346	2,549	156,895	(0)	7,176	7,176	164,071
2. Realized capital gains/(losses) net of taxes - General Account.....			0			0	0
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....			0			0	0
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	44,199	422	44,621			0	44,621
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	198,545	2,971	201,516	(0)	7,176	7,176	208,692
9. Maximum reserve.....	188,484	1,274	189,758		6,824	6,824	196,582
10. Reserve objective.....	127,676	804	128,480		6,824	6,824	135,304
11. 20% of (Line 10 minus Line 8).....	(14,174)	(433)	(14,607)	0	(70)	(70)	(14,678)
12. Balance before transfers (Lines 8 + 11).....	184,371	2,538	186,909	(0)	7,106	7,105	194,014
13. Transfers.....			0			0	XXX
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....	4,113	(1,264)	2,849		(282)	(282)	2,567
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	188,484	1,274	189,758	(0)	6,824	6,823	196,581

**ASSET VALUATION RESERVE**  
Basic Contribution, Reserve Objective and Maximum Reserve Calculations  
Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1		Exempt obligations.....	19,112,795	XXX	XXX	19,112,795	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	5,855,699	XXX	XXX	5,855,699	0.0004	2,342	0.0023	13,468	0.0030	17,567
3	2	High quality.....	9,535,929	XXX	XXX	9,535,929	0.0019	18,118	0.0058	55,308	0.0090	85,823
4	3	Medium quality.....	1,201,201	XXX	XXX	1,201,201	0.0093	11,171	0.0230	27,628	0.0340	40,841
5	4	Low quality.....	590,030	XXX	XXX	590,030	0.0213	12,568	0.0530	31,272	0.0750	44,252
6	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
7	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8).....	36,295,654	XXX	XXX	36,295,654	XXX	44,199	XXX	127,676	XXX	188,484
<b>PREFERRED STOCKS</b>												
10	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>SHORT-TERM BONDS</b>												
18		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
20	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

**ASSET VALUATION RESERVE (continued)**  
 Basic Contribution, Reserve Objective and Maximum Reserve Calculations  
 Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>DERIVATIVE INSTRUMENTS</b>												
26		Exchange-traded.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34		TOTAL (Lines 9 + 17 + 25 + 33).....	36,295,654	XXX	XXX	36,295,654	XXX	44,199	XXX	127,676	XXX	188,484
<b>MORTGAGE LOANS</b>												
In good standing:												
35		Farm mortgages.....			XXX	0	(a)	0	(a)	0	(a)	0
36		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
37		Residential mortgages-all other.....			XXX	0	0.0013	0	0.0030	0	0.0040	0
38		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
39		Commercial mortgages-all other.....	67,033		XXX	67,033	(a)	422	(a)	804	(a)	1,274
40		In good standing with restructured terms.....			XXX	0	(b)	0	(b)	0	(b)	0
Overdue, not in process:												
41		Farm mortgages.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
42		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
43		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0058	0	0.0090	0
44		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
45		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
In process of foreclosure:												
46		Farm mortgages.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
47		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
48		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0130	0	0.0130	0
49		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
50		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
51		Total Schedule B mortgages (sum of Lines 35 through 50).....	67,033	0	XXX	67,033	XXX	422	XXX	804	XXX	1,274
52		Schedule DA mortgages.....			XXX	0	(c)	0	(c)	0	(c)	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	67,033	0	XXX	67,033	XXX	422	XXX	804	XXX	1,274

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

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

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

## ASSET VALUATION RESERVE

### Basic Contribution, Reserve Objective and Maximum Reserve Calculations Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description					Basic Contribution		Reserve Objective		Maximum Reserve		
			1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)	
<b>COMMON STOCK</b>													
1		Unaffiliated public.....		XXX	XXX	0	0.0000	0	(d)	0	(d)	0	
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0		0.1600		0.1600	
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0		0.0050		0.0080	
4		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0		0.0000		0.0000	
Affiliated Investment Subsidiary:													
5		Fixed income exempt obligations.....				0	XXX			XXX		XXX	
6		Fixed income highest quality.....				0	XXX			XXX		XXX	
7		Fixed income high quality.....				0	XXX			XXX		XXX	
8		Fixed income medium quality.....				0	XXX			XXX		XXX	
9		Fixed income low quality.....				0	XXX			XXX		XXX	
10		Fixed income lower quality.....				0	XXX			XXX		XXX	
11		Fixed income in or near default.....				0	XXX			XXX		XXX	
12		Unaffiliated common stock public.....				0	0.0000	0	(d)	0	(d)	0	
13		Unaffiliated common stock private.....				0	0.0000	0		0.1600		0.1600	
14		Mortgage loans.....				0	(c)	0	(c)	0	(c)	0	
15		Real estate.....				0	(e)	0	(e)	0	(e)	0	
16		Affiliated - certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0		0.1300		0.1300	
17		Affiliated - all other.....		XXX	XXX	0	0.0000	0		0.1600		0.1600	
18		Total common stock (sum of Lines 1 through 17).....	0	0	0	0	XXX	0	XXX	0	XXX	0	
<b>REAL ESTATE</b>													
19		Home office property (General Account only).....	90,984			90,984	0.0000	0		0.0750	6,824	0.0750	6,824
20		Investment properties.....				0	0.0000	0		0.0750	0	0.0750	0
21		Properties acquired in satisfaction of debt.....				0	0.0000	0		0.1100	0	0.1100	0
22		Total real estate (sum of Lines 19 through 21).....	90,984	0	0	90,984	XXX	0	XXX	6,824	XXX	6,824	
<b>OTHER INVESTED ASSETS</b>													
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>													
23		Exempt obligations.....		XXX	XXX	0	0.0000	0		0.0000	0	0.0000	0
24	1	Highest quality.....		XXX	XXX	0	0.0004	0		0.0023	0	0.0030	0
25	2	High quality.....		XXX	XXX	0	0.0019	0		0.0058	0	0.0090	0
26	3	Medium quality.....		XXX	XXX	0	0.0093	0		0.0230	0	0.0340	0
27	4	Low quality.....		XXX	XXX	0	0.0213	0		0.0530	0	0.0750	0
28	5	Lower quality.....		XXX	XXX	0	0.0432	0		0.1100	0	0.1700	0
29	6	In or near default.....		XXX	XXX	0	0.0000	0		0.2000	0	0.2000	0
30		Total with bond characteristics (sum of Lines 23 through 29).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0	

**ASSET VALUATION RESERVE (continued)**  
 Basic Contribution, Reserve Objective and Maximum Reserve Calculations  
 Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS</b>												
31	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
32	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
33	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
34	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
35	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
36	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
37		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
38		Total with preferred stock characteristics (sum of Lines 31 through 37).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS</b>												
<b>NONE</b>												
In Good Standing:												
39		Farm mortgages.....			XXX	0	(a).....	0	(a).....	0	(a).....	0
40		Residential mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
41		Residential mortgages-all other.....		XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
42		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0003	0	0.0006	0	0.0010	0
43		Commercial mortgages-all other.....			XXX	0	(a).....	0	(a).....	0	(a).....	0
44		In good standing with restructured terms.....			XXX	0	(b).....	0	(b).....	0	(b).....	0
Overdue, Not in Process:												
45		Farm mortgages.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
46		Residential mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
47		Residential mortgages-all other.....			XXX	0	0.0025	0	0.0058	0	0.0090	0
48		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0005	0	0.0012	0	0.0020	0
49		Commercial mortgages-all other.....			XXX	0	0.0420	0	0.0760	0	0.1200	0
In Process of foreclosure:												
50		Farm mortgages.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
51		Residential mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
52		Residential mortgages-all other.....			XXX	0	0.0000	0	0.0130	0	0.0130	0
53		Commercial mortgages-insured or guaranteed.....			XXX	0	0.0000	0	0.0040	0	0.0040	0
54		Commercial mortgages-all other.....			XXX	0	0.0000	0	0.1700	0	0.1700	0
55		Total with mortgage loan characteristics (sum of Lines 39 through 54).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

**ASSET VALUATION RESERVE (continued)**  
 Basic Contribution, Reserve Objective and Maximum Reserve Calculations  
 Equity and Other Invested Asset Component

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK</b>												
56		Unaffiliated public.....		XXX	XXX	0	0.0000	0	(d)	0	(d)	0
57		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
58		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
59		Affiliated certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
60		Affiliated other - all other.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
61		Total with common stock characteristics (sum of Lines 56 through 60).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE</b>												
62		Home office property (general account only).....				0	0.0000	0	0.0750	0	0.0750	0
63		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
64		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
65		Total with real estate characteristics (Lines 62 through 64).....	0	0	0	0	XXX	0	XXX	0	XXX	0
<b>LOW INCOME HOUSING TAX CREDIT INVESTMENTS</b>												
66		Guaranteed federal low income housing tax credit.....				0	0.0003	0	0.0006	0	0.0010	0
67		Non-guaranteed federal low income housing tax credit.....				0	0.0063	0	0.0120	0	0.0190	0
68		State low income housing tax credit.....				0	0.0273	0	0.0600	0	0.0975	0
69		All other low income housing tax credit.....				0	0.0273	0	0.0600	0	0.0975	0
70		Total LIHTC.....	0	0	0	0	XXX	0	XXX	0	XXX	0
<b>ALL OTHER INVESTMENTS</b>												
71		Other invested assets - Schedule BA.....		XXX		0	0.0000	0	0.1300	0	0.1300	0
72		Other short-term invested assets - Schedule DA.....		XXX		0	0.0000	0	0.1300	0	0.1300	0
73		Total all other (sum of Lines 71 + 72).....	0	XXX	0	0	XXX	0	XXX	0	XXX	0
74		Total other invested assets - Schedule BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73).....	0	0	0	0	XXX	0	XXX	0	XXX	0

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**NONE**

(a) Times the company's experience adjustment factor (EAF).  
 (b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.  
 (c) Determined using the same factors and breakdowns used for directly owned mortgage loans.  
 (d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).  
 (e) Determined using same factors and breakdowns used for directly owned real estate.

**ASSET VALUATION RESERVE (continued)**

Basic Contributions, Reserve Objective and Maximum Reserve Calculations

Replications (Synthetic) Assets

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

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
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**NONE**

## SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Collectively Renewable		Other Individual Contracts								
					Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount

### PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written.....	13,666	XXX	13,666	XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned.....	13,763	XXX	13,763	XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims.....	10,949	79.6	10,949	79.6		0.0		0.0		0.0		0.0		0.0
4. Cost containment expenses.....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4).....	10,949	79.6	10,949	79.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves.....	(6,340)	(46.1)	(6,340)	(46.1)		0.0		0.0		0.0		0.0		0.0
7. Commissions (a).....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0
8. Other general insurance expenses.....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0
9. Taxes, licenses and fees.....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0
10. Total other expenses incurred.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds.....	9,154	66.5	9,154	66.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
13. Dividends or refunds.....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds.....	9,154	66.5	9,154	66.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

### DETAILS OF WRITE-INS

1101. ....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0
1102. ....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0
1103. ....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Total (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

## SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	Other Individual Contracts				
			3	4	5	6	7
	Total	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2 - RESERVES AND LIABILITIES</b>							
<b>A. Premium Reserves:</b>							
1. Unearned premiums.....	1,647	1,647					
2. Advance premiums.....	0						
3. Reserve for rate credits.....	0						
4. Total premium reserves, current year.....	1,647	1,647	0	0	0	0	0
5. Total premium reserves, prior year.....	1,816	1,816					
6. Increase in total premium reserves.....	(169)	(169)	0	0	0	0	0
<b>B. Contract Reserves:</b>							
1. Additional reserves (a).....	0						
2. Reserve for future contingent benefits.....	75,660	75,660					
3. Total contract reserves, current year.....	75,660	75,660	0	0	0	0	0
4. Total contract reserves, prior year.....	82,000	82,000					
5. Increase in contract reserves.....	(6,340)	(6,340)	0	0	0	0	0
<b>C. Claim Reserves and Liabilities:</b>							
1. Total current year.....	538	538					
2. Total prior year.....	942	942					
3. Increase.....	(404)	(404)	0	0	0	0	0

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

<b>1. Claims Paid During the Year:</b>							
1.1 On claims incurred prior to current year.....	0						
1.2 On claims incurred during current year.....	11,353	11,353					
<b>2. Claim Reserves and Liabilities, Dec. 31, Current Year:</b>							
2.1 On claims incurred prior to current year.....	0						
2.2 On claims incurred during current year.....	538	538					
<b>3. Test:</b>							
3.1 Line 1.1 plus 2.1.....	0	0	0	0	0	0	0
3.2 Claim reserves and liabilities, Dec. 31, prior year.....	942	942					
3.3 Line 3.1 minus Line 3.2.....	(942)	(942)	0	0	0	0	0

### PART 4 - REINSURANCE

<b>A. Reinsurance Assumed:</b>		<b>NONE</b>					
1. Premiums written.....	0						
2. Premiums earned.....	0						
3. Incurred claims.....	0						
4. Commissions.....	0						
<b>B. Reinsurance Ceded:</b>		<b>NONE</b>					
1. Premiums written.....	0						
2. Premiums earned.....	0						
3. Incurred claims.....	0						
4. Commissions.....	0						

(a) Includes \$.....0 premium deficiency reserve.

## SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....			10,949	10,949
2. Beginning claim reserves and liabilities.....			942	942
3. Ending claim reserves and liabilities.....			538	538
4. Claims paid.....	0	0	11,353	11,353
B. Assumed Reinsurance:				
5. Incurred claims.....				0
6. Beginning claim reserves and liabilities.....				0
7. Ending claim reserves and liabilities.....				0
8. Claims paid.....	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred claims.....				0
10. Beginning claim reserves and liabilities.....				0
11. Ending claim reserves and liabilities.....				0
12. Claims paid.....	0	0	0	0
D. Net:				
13. Incurred claims.....	0	0	10,949	10,949
14. Beginning claim reserves and liabilities.....	0	0	942	942
15. Ending claim reserves and liabilities.....	0	0	538	538
16. Claims paid.....	0	0	11,353	11,353
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....			10,949	10,949
18. Beginning reserves and liabilities.....			942	942
19. Ending reserves and liabilities.....			538	538
20. Paid claims and cost containment expenses.....	0	0	11,353	11,353

### SCHEDULE S - PART 1 - SECTION 1

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

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

**NONE**

**SCHEDULE S - PART 1 - SECTION 2**

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
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**NONE**

**SCHEDULE S - PART 2**

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
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**NONE**

## SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities  
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount In Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
<b>General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates</b>													
88099.....	75-1608507....	07/01/2005	OPTIMUM RE.....	TX.....	YRT/I.....	476,217			602				
88099.....	75-1608507....	07/01/2005	OPTIMUM RE.....	TX.....	ADB/G.....	4,470,789			2,372				
0499999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....					4,947,006	0	0	2,974	0	0	0	0
0699999.	Total - General Account - Authorized - Non-Affiliates.....					4,947,006	0	0	2,974	0	0	0	0
0799999.	Total - General Account - Authorized.....					4,947,006	0	0	2,974	0	0	0	0
2299999.	Total - General Account - Authorized, Unauthorized and Certified.....					4,947,006	0	0	2,974	0	0	0	0
4599999.	Total U.S.....					4,947,006	0	0	2,974	0	0	0	0
4799999.	Total.....					4,947,006	0	0	2,974	0	0	0	0

### SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		

**NONE**

**SCHEDULE S - PART 4**  
 Reinsurance Ceded To Unauthorized Companies

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols. 5 + 6 + 7)	9 Letters of Credit	Letter of Credit Issuing or Confirming Bank (a)			13 Trust Agreements	14 Funds Deposited by and Withheld from Reinsurers	15 Other	16 Miscellaneous Balances (Credit)	17 Sum of Cols. 9 + 13 + 14 + 15 + 16 But Not in Excess of Col. 8
									10 American Bankers Association (ABA) Routing Number	11 Letter of Credit Code	12 Bank Name					

**NONE**

### SCHEDULE S - PART 5

Provision for Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

Line Number	1 Federal ID Number	2 NAIC Company Code	3 Effective Date	4 Name of Reinsurer	5 Domi- ciliary Juris- diction	6 Certi- fied Rein- surer Rating (1 thru 6)	7 Effective Date of Certified Reinsurer Rating	8 Percent Collateral Required for Full Credit (0% - 100%)	9 Reserve Credit Taken	10 Paid and Unpaid Losses Recoverable (Debit)	11 Other Debits	12 Total Recoverable from Reinsurer (Cols. 9 + 10 + 11)	13 Miscellaneous Balances (Credit)	14 Net Obligation Subject to Collateral	15 Dollar Amount of Collateral Required (Col. 14 x Col. 8)	Collateral				21 Trust Agreements	22 Funds Deposited by and Withheld from Reinsurers	23 Other	24 Total Collateral Provided (Cols. 16 + 17 + 21 + 22 + 23)
																16 Multiple Beneficiary Trust	17 Letters of Credit	Letter of Credit Issuing or Confirming Bank (a)					
																		18 American Bankers Association (ABA) Routing Number	19 Letter of Credit Code				

**NONE**

**SCHEDULE S - PART 5 (Continued)**

Provision for Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

Line Number	25  Percent of Collateral Provided for Net Amount Recoverable from Reinsurer (Col. 24 / Col. 14)	26  Percent Credit Allowed on Net Amount Recoverable from Reinsurer (Col. 25 / Col. 8, not to Exceed 100%)	27  Amount of Credit Allowed for Net Amount Recoverable from Reinsurer (Col. 14 x Col. 26)	28  Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 27)
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**NONE**

**SCHEDULE S - PART 6**

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

	1 2012	2 2011	3 2010	4 2009	5 2008
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts.....	3	3	4	3	3
2. Commissions and reinsurance expense allowances.....					
3. Contract claims.....					(2)
4. Surrender benefits and withdrawals for life contracts.....					
5. Refunds to members.....					
6. Reserve adjustments on reinsurance ceded.....					
7. Increase in aggregate reserves for life and accident and health contracts.....					
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....					
9. Aggregate reserves for life and accident and health contracts.....					
10. Liability for deposit-type contracts.....					
11. Contract claims unpaid.....					
12. Amounts recoverable on reinsurance.....					
13. Experience rating refunds due or unpaid.....					
14. Refunds to members (not included in Line 10).....					
15. Commissions and reinsurance expense allowances due.....					
16. Unauthorized reinsurance offset.....					
17. Offset for reinsurance with certified reinsurers.....		XXX	XXX	XXX	XXX
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F).....					
19. Letters of credit (L).....					
20. Trust agreements (T).....					
21. Other (O).....					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple beneficiary trust.....		XXX	XXX	XXX	XXX
23. Funds deposited by and withheld from (F).....		XXX	XXX	XXX	XXX
24. Letters of credit (L).....		XXX	XXX	XXX	XXX
25. Trust agreements (T).....		XXX	XXX	XXX	XXX
26. Other (O).....		XXX	XXX	XXX	XXX

## SCHEDULE S - PART 7

### Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12).....	37,023,125		37,023,125
2. Reinsurance (Line 16).....			0
3. Premiums and considerations (Line 15).....	1,830		1,830
4. Net credit for ceded reinsurance.....	XXX	0	0
5. All other admitted assets (balance).....	522,749		522,749
6. Total assets excluding separate accounts (Line 26).....	37,547,704	0	37,547,704
7. Separate account assets (Line 27).....			0
8. Total assets (Line 28).....	37,547,704	0	37,547,704
<b>LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2).....	23,244,307		23,244,307
10. Liability for deposit-type contracts (Line 3).....	1,169,801		1,169,801
11. Claim reserves (Line 4).....	71,882		71,882
12. Member refunds/reserves (Lines 5 through 6).....	100,000		100,000
13. Premium & annuity considerations received in advance (Line 7).....			0
14. Other contract liabilities (Line 8).....	395,679		395,679
15. Reinsurance in unauthorized companies (Line 21.2 minus inset amount).....			0
16. Funds held under reinsurance with unauthorized reinsurance (Line 21.3 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.2 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.3 inset amount).....			0
19. All other liabilities (balance).....	361,832		361,832
20. Total liabilities excluding Separate Accounts (Line 23).....	25,343,502	0	25,343,502
21. Separate Account liabilities (Line 24).....			0
22. Total liabilities (Line 25).....	25,343,502	0	25,343,502
23. Capital & surplus (Line 30).....	12,204,202	XXX	12,204,202
24. Total liabilities, capital & surplus (Line 31).....	37,547,704	0	37,547,704
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves.....	0		0
26. Claim reserves.....	0		0
27. Member refunds/reserves.....	0		0
28. Premium & annuity considerations received in advance.....	0		0
29. Liability for deposit-type contracts.....	0		0
30. Other contract liabilities.....	0		0
31. Reinsurance ceded assets.....	0		0
32. Other ceded reinsurance recoverables.....	0		0
33. Total ceded reinsurance recoverables.....	0		0
34. Premiums and considerations.....	0		0
35. Reinsurance in unauthorized companies.....	0		0
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		0
37. Reinsurance with certified reinsurers.....	0		0
38. Funds held under reinsurance treaties with certified reinsurers.....	0		0
39. Other ceded reinsurance payables/offsets.....	0		0
40. Total ceded reinsurance payables/offsets.....	0		0
41. Total net credit for ceded reinsurance.....	0		0

**SCHEDULE T - PART 2**

**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	Direct Business Only					6 Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama.....AL						.0
2. Alaska.....AK						.0
3. Arizona.....AZ						.0
4. Arkansas.....AR						.0
5. California.....CA						.0
6. Colorado.....CO						.0
7. Connecticut.....CT						.0
8. Delaware.....DE						.0
9. District of Columbia.....DC						.0
10. Florida.....FL						.0
11. Georgia.....GA						.0
12. Hawaii.....HI						.0
13. Idaho.....ID						.0
14. Illinois.....IL						.0
15. Indiana.....IN						.0
16. Iowa.....IA						.0
17. Kansas.....KS						.0
18. Kentucky.....KY						.0
19. Louisiana.....LA						.0
20. Maine.....ME						.0
21. Maryland.....MD						.0
22. Massachusetts.....MA						.0
23. Michigan.....MI						.0
24. Minnesota.....MN						.0
25. Mississippi.....MS						.0
26. Missouri.....MO						.0
27. Montana.....MT						.0
28. Nebraska.....NE						.0
29. Nevada.....NV						.0
30. New Hampshire.....NH						.0
31. New Jersey.....NJ						.0
32. New Mexico.....NM						.0
33. New York.....NY						.0
34. North Carolina.....NC						.0
35. North Dakota.....ND						.0
36. Ohio.....OH	153,336	1,395,149			88,180	1,636,665
37. Oklahoma.....OK						.0
38. Oregon.....OR						.0
39. Pennsylvania.....PA						.0
40. Rhode Island.....RI						.0
41. South Carolina.....SC						.0
42. South Dakota.....SD						.0
43. Tennessee.....TN						.0
44. Texas.....TX						.0
45. Utah.....UT						.0
46. Vermont.....VT						.0
47. Virginia.....VA						.0
48. Washington.....WA						.0
49. West Virginia.....WV						.0
50. Wisconsin.....WI						.0
51. Wyoming.....WY						.0
52. American Samoa.....AS						.0
53. Guam.....GU						.0
54. Puerto Rico.....PR						.0
55. US Virgin Islands.....VI						.0
56. Northern Mariana Islands.....MP						.0
57. Canada.....CAN						.0
58. Aggregate Other Alien.....OT						.0
59. Totals.....	153,336	1,395,149	.0	.0	88,180	1,636,665

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*

**NONE**

## SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
<b>NONE</b>												

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

**MARCH FILING**

1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
2. Will an actuarial opinion be filed with this statement by March 1?
3. Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?
4. Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?

**Responses**YESYESYESYES**APRIL FILING**

5. Will Management's Discussion and Analysis be filed by April 1?
6. Will the Supplemental Investment Risk Interrogatories be filed by April 1?

YESYES**JUNE FILING**

7. Will an audited financial report be filed by June 1?
8. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?

YESYES**AUGUST FILING**

9. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?

YES

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

**MARCH FILING**

10. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
11. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
12. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
13. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?
14. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?
15. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?
16. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?
17. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?
18. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?
19. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?
20. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?
22. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?
23. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?
24. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?
25. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?
26. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
27. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
28. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
29. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?
30. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?
31. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?
32. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partners be filed electronically with the NAIC by March 1?
33. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?
34. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?

NONOYESYESNONONONONONONONONONONONONONOYESNO**APRIL FILING**

35. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
36. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?
37. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
38. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?
39. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?
40. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?
41. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?

NOYESYESYESYESSEE EXPLANATIONNONO**AUGUST FILING**

42. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?

YES

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

EXPLANATIONS:

BARCODES:

- 1.
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# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

37.

38.

39.

40. Exemption from filing granted by Ohio Dept. of Insurance



41.

42.

**Overflow Page for Write-Ins**

**Additional Write-ins for Summary of Operations:**

		1 Current Year	2 Prior Year
4504.	LIABILITY DEPOSITS ASSUMED FROM SOI ACQUISITION.....	(18,503)	
4597.	Summary of remaining write-ins for Line 45.....	(18,503)	0

**Additional Write-ins for Exhibit 2:**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	Accident and Health		4 Aggregate of All Other Lines of Business			
		2 Cost Containment	3 All Other				
09.304	RETIREMENT BENEFITS.....	2,275					2,275
09.305	ASSET PURCHASE-SOI EXPENSES.....	4,233					4,233
09.397	Summary of remaining write-ins for Line 9.3.....	6,508	0	0	0	0	6,508

## Overflow Page for Write-Ins

**NONE**

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FRATERNAL ANNUAL STATEMENT BLANK**

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