



ANNUAL STATEMENT

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

CZECH CATHOLIC UNION

NAIC Group Code.....0000 , 0000 <small>(Current Period) (Prior Period)</small>	NAIC Company Code..... 56324	Employer's ID Number..... 34-0105780
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	Country of Domicile US
Incorporated/Organized..... January 1, 1899	Commenced Business..... January 1, 1899	
Statutory Home Office	5349 DOLLOFF ROAD..... CLEVELAND OH US 44127 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	
Main Administrative Office	5349 DOLLOFF ROAD..... CLEVELAND OH US..... 44127 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	216-341-0444- <small>(Area Code) (Telephone Number)</small>
Mail Address	5349 DOLLOFF ROAD..... CLEVELAND OH US 44127 <small>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</small>	
Primary Location of Books and Records	5349 DOLLOFF ROAD..... CLEVELAND OH US 44127 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	216-341-0444- <small>(Area Code) (Telephone Number)</small>
Internet Web Site Address	www.czechccu.org	
Statutory Statement Contact	ELSIE T. MALEC <small>(Name)</small> insurance@czechccu.org <small>(E-Mail Address)</small>	216-341-0444- <small>(Area Code) (Telephone Number) (Extension)</small> 216-341-0711- <small>(Fax Number)</small>

OFFICERS

Name	Title	Name	Title
1. ELSIE T. MALEC	PRESIDENT	2. ROBERT L. CERMAK	TREASURER
3. ROBERT L. CERMAK	SECRETARY	4. STEIMLA & ASSOCIATES, INC.	ACTUARY
OTHER			
LORETTA MORAVECEK	1ST VICE PRESIDENT	EDWARD P. BABOR	2ND VICE PRESIDENT

DIRECTORS OR TRUSTEES

MARYANN LANGEVIN	CINDY KVETON	LILLIAN KOPECKY	DOLORES JACKLIN
JOSEPH A. KOCAB			

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) ELSIE T. MALEC _____ 1. (Printed Name) PRESIDENT _____ (Title)	_____ (Signature) ROBERT L. CERMAK _____ 2. (Printed Name) TREASURER _____ (Title)	_____ (Signature) ROBERT L. CERMAK _____ 3. (Printed Name) SECRETARY _____ (Title)
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Subscribed and sworn to before me
This _____ day of _____ 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 THE STATE OF CONNECTICUT DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	0
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	0
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	0
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	0

NONE

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....		
21. Issued during year.....		
22. Other changes to in force (net).....		
23. In force December 31, current year.....	0	0

NONE

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 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).....	0	0	0	0	0

NONE



LIFE INSURANCE

DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Life and Annuities
1. Life insurance.....		120,905
2. Annuity considerations.....		978,203
3. Deposit-type contract funds.....		
4. Other considerations.....		
5. Total (Lines 1 to 4).....		1,099,108
DIRECT REFUNDS TO MEMBERS		
Life Insurance:		
6.1 Paid in cash or left on deposit.....		
6.2 Applied to pay renewal premiums.....		75,349
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....		
6.4 Other.....		
6.5 Total (Sum of Lines 6.1 to 6.4).....		75,349
Annuities:		
7.1 Paid in cash or left on deposit.....		
7.2 Applied to provide paid-up annuities.....		
7.3 Other.....		
7.4 Total (Sum of Lines 7.1 to 7.3).....		0
8. Total (Line 6.5 plus Line 7.4).....		75,349
DIRECT CLAIMS AND BENEFITS PAID		
9. Death benefits.....		306,299
10. Matured endowments.....		
11. Annuity benefits.....		589,921
12. Surrender values, and withdrawals for life contracts.....		30,890
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....		0
14. All other benefits, except accident & health.....		
15. Total.....		927,110

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.....			(0)
17. Incurred during current year.....	82		306,299
Settled during current year:			
18.1 By payment in full.....	82		306,299
18.2 By payment on compromised claims.....			
18.3 Total paid.....	82		306,299
18.4 Reduction by compromise.....			
18.5 Amount rejected.....			
18.6 Total settlements.....	82		306,299
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0		(0)
POLICY EXHIBIT			
20. In force December 31, prior year.....	3,854		18,745,174
21. Issued during year.....	81		280,000
22. Other changes to in force (net).....	(96)		(94,520)
23. In force December 31, current year.....	3,839		18,930,654

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Refunds Paid or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Collectively Renewable Certificates.....					
Other Individual Certificates:					
25.1 Non-cancelable.....					
25.2 Guaranteed renewable.....					
25.3 Non-renewable for stated reasons only.....					
25.4 Other accident only.....					
25.5 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).....	0	0	0	0	0

NONE



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	2,470
2. Annuity considerations.....	20,000
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	22,470
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,590
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	4,590
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	4,590
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	21,316
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	21,316

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	7	21,316
Settled during current year:		
18.1 By payment in full.....	7	21,316
18.2 By payment on compromised claims.....		
18.3 Total paid.....	7	21,316
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	7	21,316
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	150	1,182,908
21. Issued during year.....	1	6,000
22. Other changes to in force (net).....	85	(14,300)
23. In force December 31, current year.....	236	1,174,608

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	4,204
2. Annuity considerations.....	109,876
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	114,080
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	16,125
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	16,125
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	16,125
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	81,524
10. Matured endowments.....	
11. Annuity benefits.....	167,143
12. Surrender values, and withdrawals for life contracts.....	6,259
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	254,926

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	20	81,524
Settled during current year:		
18.1 By payment in full.....	20	81,524
18.2 By payment on compromised claims.....		
18.3 Total paid.....	20	81,524
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	20	81,524
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	805	5,579,235
21. Issued during year.....	19	62,000
22. Other changes to in force (net).....	(88)	(2,046,664)
23. In force December 31, current year.....	736	3,594,571

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	
2. Annuity considerations.....	13,000
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	13,000
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	205
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	205
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	205
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	2,083
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	2,083

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	1	2,083
Settled during current year:		
18.1 By payment in full.....	1	2,083
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	2,083
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	2,083
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	12	24,254
21. Issued during year.....		
22. Other changes to in force (net).....	(2)	(325)
23. In force December 31, current year.....	10	23,929

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	444
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	444
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,876
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	1,876
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	1,876
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	8,029
10. Matured endowments.....	
11. Annuity benefits.....	4,700
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	12,729

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.....		0
17. Incurred during current year.....	3	8,029
Settled during current year:		
18.1 By payment in full.....	3	8,029
18.2 By payment on compromised claims.....		
18.3 Total paid.....	3	8,029
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	3	8,029
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	94	438,973
21. Issued during year.....		
22. Other changes to in force (net).....	(5)	8,486
23. In force December 31, current year.....	89	447,459

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	3,647
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	3,647
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,581
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	1,581
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	1,581
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	2,850
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	2,850

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....		
Settled during current year:		
18.1 By payment in full.....		
18.2 By payment on compromised claims.....		
18.3 Total paid.....	0	0
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	99	442,538
21. Issued during year.....	6	28,000
22. Other changes to in force (net).....	(23)	14,217
23. In force December 31, current year.....	82	484,755

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	.864
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	.864
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,370
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	4,370
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	4,370
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	10,818
10. Matured endowments.....	
11. Annuity benefits.....	58,996
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	69,814

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	3	10,818
Settled during current year:		
18.1 By payment in full.....	3	10,818
18.2 By payment on compromised claims.....		
18.3 Total paid.....	3	10,818
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	3	10,818
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	250	1,038,777
21. Issued during year.....	35	112,000
22. Other changes to in force (net).....	(36)	(34,549)
23. In force December 31, current year.....	249	1,116,228

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	1,131
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	1,131
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,108
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	4,108
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	4,108
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	8,018
10. Matured endowments.....	
11. Annuity benefits.....	
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	8,018

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	2	8,018
Settled during current year:		
18.1 By payment in full.....	2	8,018
18.2 By payment on compromised claims.....		
18.3 Total paid.....	2	8,018
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	2	8,018
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	135	979,165
21. Issued during year.....	7	25,000
22. Other changes to in force (net).....	(21)	(81,522)
23. In force December 31, current year.....	121	922,643

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	3,570
2. Annuity considerations.....	2,500
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	6,070
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	154,360
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	154,360
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	154,360
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	2,479
10. Matured endowments.....	
11. Annuity benefits.....	5,000
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	7,479

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	1	2,479
Settled during current year:		
18.1 By payment in full.....	1	2,479
18.2 By payment on compromised claims.....		
18.3 Total paid.....	1	2,479
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	1	2,479
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	79	328,464
21. Issued during year.....	7	25,000
22. Other changes to in force (net).....	(5)	(5,690)
23. In force December 31, current year.....	81	347,774

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	26,522
2. Annuity considerations.....	792,827
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	819,349
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	38,182
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	38,182
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	38,182
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	158,838
10. Matured endowments.....	
11. Annuity benefits.....	349,083
12. Surrender values, and withdrawals for life contracts.....	20,458
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	528,379

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.....		(0)
17. Incurred during current year.....	40	1,588,838
Settled during current year:		
18.1 By payment in full.....	40	158,838
18.2 By payment on compromised claims.....		
18.3 Total paid.....	40	158,838
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	40	158,838
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	1,430,000
POLICY EXHIBIT		
20. In force December 31, prior year.....	2,083	9,804,042
21. Issued during year.....	35	112,000
22. Other changes to in force (net).....	(35)	180,651
23. In force December 31, current year.....	2,083	10,096,693

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	2,663
2. Annuity considerations.....	40,000
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	42,663
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,985
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	1,985
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	0
8. Total (Line 6.5 plus Line 7.4).....	1,985
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	5,055
10. Matured endowments.....	
11. Annuity benefits.....	2,000
12. Surrender values, and withdrawals for life contracts.....	1,323
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	0
14. All other benefits, except accident & health.....	
15. Total.....	8,378

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	2	5,055
Settled during current year:		
18.1 By payment in full.....	2	5,055
18.2 By payment on compromised claims.....		
18.3 Total paid.....	2	5,055
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	2	5,055
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0
POLICY EXHIBIT		
20. In force December 31, prior year.....	112	437,237
21. Issued during year.....	3	10,000
22. Other changes to in force (net).....	(1)	27,504
23. In force December 31, current year.....	114	474,741

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.....					
NONE					
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).....	0	0	0	0	0



LIFE INSURANCE

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR

NAIC Group Code.....0

NAIC Society Code....56324

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Life and Annuities
1. Life insurance.....	.41
2. Annuity considerations.....	
3. Deposit-type contract funds.....	
4. Other considerations.....	
5. Total (Lines 1 to 4).....	.41
DIRECT REFUNDS TO MEMBERS	
Life Insurance:	
6.1 Paid in cash or left on deposit.....	
6.2 Applied to pay renewal premiums.....	
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	.784
6.4 Other.....	
6.5 Total (Sum of Lines 6.1 to 6.4).....	.784
Annuities:	
7.1 Paid in cash or left on deposit.....	
7.2 Applied to provide paid-up annuities.....	
7.3 Other.....	
7.4 Total (Sum of Lines 7.1 to 7.3).....	.0
8. Total (Line 6.5 plus Line 7.4).....	.784
DIRECT CLAIMS AND BENEFITS PAID	
9. Death benefits.....	8,139
10. Matured endowments.....	
11. Annuity benefits.....	3,000
12. Surrender values, and withdrawals for life contracts.....	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid.....	.0
14. All other benefits, except accident & health.....	
15. Total.....	11,139

DETAILS OF WRITE-INS

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

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 Number of Certificates	2 Amount
16. Unpaid December 31, prior year.....		
17. Incurred during current year.....	.3	8,139
Settled during current year:		
18.1 By payment in full.....		8,139
18.2 By payment on compromised claims.....	.3	
18.3 Total paid.....	.3	8,139
18.4 Reduction by compromise.....		
18.5 Amount rejected.....		
18.6 Total settlements.....	.3	8,139
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.0	.0
POLICY EXHIBIT		
20. In force December 31, prior year.....	.32	333,750
21. Issued during year.....		
22. Other changes to in force (net).....	.6	(83,497)
23. In force December 31, current year.....	.38	250,253

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.....					
NONE					
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).....	.0	.0	.0	.0	.0

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	50,183
2. Current year's realized pre-tax capital gains/(losses) of \$.....0 transferred into the reserve net of taxes of \$.....0.....	10,048
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).....	60,231
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	5,039
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	55,193

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.....	4,878	161		5,039
2. 2013.....	4,486	325		4,812
3. 2014.....	3,824	349		4,172
4. 2015.....	3,347	373		3,720
5. 2016.....	3,129	380		3,509
6. 2017.....	2,958	403		3,361
7. 2018.....	2,968	413		3,381
8. 2019.....	2,938	397		3,334
9. 2020.....	2,794	388		3,181
10. 2021.....	2,728	370		3,098
11. 2022.....	2,872	368		3,240
12. 2023.....	3,082	362		3,443
13. 2024.....	3,245	380		3,625
14. 2025.....	3,418	407		3,825
15. 2026.....	3,445	425		3,870
16. 2027.....	3,260	443		3,704
17. 2028.....	2,928	470		3,398
18. 2029.....	2,650	488		3,138
19. 2030.....	2,390	516		2,906
20. 2031.....	2,163	543		2,706
21. 2032.....	1,786	570		2,355
22. 2033.....	1,232	534		1,765
23. 2034.....	870	425		1,295
24. 2035.....	492	307		799
25. 2036.....	160	190		350
26. 2037.....	28	63		91
27. 2038.....	18			18
28. 2039.....				.0
29. 2040.....				.0
30. 2041.....				.0
31. 2042 and Later.....				.0
32. Total (Lines 1 to 31).....	68,089	10,048	.0	78,137

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.....	48,455		48,455	62,467	4,787	67,254	115,709
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.....	4,170		4,170	62,018		62,018	66,188
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.....	20,645		20,645		1,396	1,396	22,042
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	73,270	0	73,270	124,485	6,183	130,668	203,938
9. Maximum reserve.....	93,799		93,799	307,766	13,940	321,706	415,505
10. Reserve objective.....	64,826		64,826	307,766	11,496	319,263	384,089
11. 20% of (Line 10 minus Line 8).....	(1,689)	0	(1,689)	36,656	1,063	37,719	36,030
12. Balance before transfers (Lines 8 + 11).....	71,582	0	71,582	161,141	7,246	168,387	239,968
13. Transfers.....			0			0	XXX
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0			0	0
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	71,582	0	71,582	161,141	7,246	168,387	239,968

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....	481,765	XXX	XXX	481,765	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	5,638,997	XXX	XXX	5,638,997	0.0004	2,256	0.0023	12,970	0.0030	16,917
3	2	High quality.....	1,371,047	XXX	XXX	1,371,047	0.0019	2,605	0.0058	7,952	0.0090	12,339
4	3	Medium quality.....	155,071	XXX	XXX	155,071	0.0093	1,442	0.0230	3,567	0.0340	5,272
5	4	Low quality.....	150,664	XXX	XXX	150,664	0.0213	3,209	0.0530	7,985	0.0750	11,300
6	5	Lower quality.....	245,577	XXX	XXX	245,577	0.0432	10,609	0.1100	27,013	0.1700	41,748
7	6	In or near default.....	18,691	XXX	XXX	18,691	0.0000	0	0.2000	3,738	0.2000	3,738
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).....	8,061,811	XXX	XXX	8,061,811	XXX	20,121	XXX	63,225	XXX	91,315
PREFERRED STOCKS												
10	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality.....	276,000	XXX	XXX	276,000	0.0019	524	0.0058	1,601	0.0090	2,484
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).....	276,000	XXX	XXX	276,000	XXX	524	XXX	1,601	XXX	2,484
SHORT-TERM BONDS												
18		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....		XXX	XXX	0	0.0004	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)
DERIVATIVE INSTRUMENTS												
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).....	8,337,811	XXX	XXX	8,337,811	XXX	20,645	XXX	64,826	XXX	93,799
MORTGAGE LOANS												
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.....			XXX	0	(a)	0	(a)	0	(a)	0
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).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
52		Schedule DA mortgages.....			XXX	0	(c)	0	(c)	0	(c)	0
53		Total mortgage loans on real estate (Lines 51 + 52).....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

28

(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	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1		Unaffiliated public.....	1,538,832	XXX	XXX	1,538,832	0.0000	0	(d).....0.2000	307,766	(d).....0.2000	307,766
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	.....0.1600	0	.....0.1600	0
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0	.....0.0050	0	.....0.0080	0
4		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
Affiliated Investment Subsidiary:												
5		Fixed income exempt obligations.....	0	XXX		0	XXX		.....XXX		.....XXX	
6		Fixed income highest quality.....	0	XXX		0	XXX		.....XXX		.....XXX	
7		Fixed income high quality.....	0	XXX		0	XXX		.....XXX		.....XXX	
8		Fixed income medium quality.....	0	XXX		0	XXX		.....XXX		.....XXX	
9		Fixed income low quality.....	0	XXX		0	XXX		.....XXX		.....XXX	
10		Fixed income lower quality.....	0	XXX		0	XXX		.....XXX		.....XXX	
11		Fixed income in or near default.....	0	XXX		0	XXX		.....XXX		.....XXX	
12		Unaffiliated common stock public.....	0			0	0.0000	0	(d).....	0	(d).....	0
13		Unaffiliated common stock private.....	0			0	0.0000	0	.....0.1600	0	.....0.1600	0
14		Mortgage loans.....	0			0	(c).....	0	(c).....	0	(c).....	0
15		Real estate.....	0			0	(e).....	0	(e).....	0	(e).....	0
16		Affiliated - certain other (see SVO Purposes and Procedures manual).....	0	XXX	XXX	0	0.0000	0	.....0.1300	0	.....0.1300	0
17		Affiliated - all other.....	0	XXX	XXX	0	0.0000	0	.....0.1600	0	.....0.1600	0
18		Total common stock (sum of Lines 1 through 17).....	1,538,832	0	0	1,538,832	XXX	0	XXX	307,766	XXX	307,766
REAL ESTATE												
19		Home office property (General Account only).....	46,234			46,234	0.0000	0	.....0.0750	3,468	.....0.0750	3,468
20		Investment properties.....	0			0	0.0000	0	.....0.0750	0	.....0.0750	0
21		Properties acquired in satisfaction of debt.....	0			0	0.0000	0	.....0.1100	0	.....0.1100	0
22		Total real estate (sum of Lines 19 through 21).....	46,234	0	0	46,234	XXX	0	XXX	3,468	XXX	3,468
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23		Exempt obligations.....	0	XXX	XXX	0	0.0000	0	.....0.0000	0	.....0.0000	0
24	1	Highest quality.....	3,490,745	XXX	XXX	3,490,745	0.0004	1,396	.....0.0023	8,029	.....0.0030	10,472
25	2	High quality.....	0	XXX	XXX	0	0.0019	0	.....0.0058	0	.....0.0090	0
26	3	Medium quality.....	0	XXX	XXX	0	0.0093	0	.....0.0230	0	.....0.0340	0
27	4	Low quality.....	0	XXX	XXX	0	0.0213	0	.....0.0530	0	.....0.0750	0
28	5	Lower quality.....	0	XXX	XXX	0	0.0432	0	.....0.1100	0	.....0.1700	0
29	6	In or near default.....	0	XXX	XXX	0	0.0000	0	.....0.2000	0	.....0.2000	0
30		Total with bond characteristics (sum of Lines 23 through 29).....	3,490,745	XXX	XXX	3,490,745	XXX	1,396	XXX	8,029	XXX	10,472

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
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
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
NONE												
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 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
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
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
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
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
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
ALL OTHER INVESTMENTS												
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).....	3,490,745	0	0	3,490,745	XXX	1,396	XXX	8,029	XXX	10,472

31

(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.

AVR-Replications (Synthetic) Assets

NONE

Sch. F

NONE

Sch. H-Pt. 1

NONE

Sch. H-Pt. 2

NONE

Sch. H-Pt. 3

NONE

Sch. H-Pt. 4

NONE

Sch. H-Pt. 5

NONE

Sch. S-Pt. 1-Sn. 1

NONE

Sch. S-Pt. 1-Sn. 2

NONE

Sch. S-Pt. 2

NONE

Sch. S-Pt. 3-Sn. 1

NONE

Sch. S-Pt. 3-Sn. 2

NONE

Sch. S-Pt. 4

NONE

Sch. S-Pt. 5

NONE

Sch. S-Pt. 5

NONE

Sch. S-Pt. 6

NONE

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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	14,964,366		14,964,366
2. Reinsurance (Line 16).....			0
3. Premiums and considerations (Line 15).....	5,331		5,331
4. Net credit for ceded reinsurance.....	XXX	0	0
5. All other admitted assets (balance).....	76,618		76,618
6. Total assets excluding separate accounts (Line 26).....	15,046,314	0	15,046,314
7. Separate account assets (Line 27).....			0
8. Total assets (Line 28).....	15,046,314	0	15,046,314
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	12,332,959		12,332,959
10. Liability for deposit-type contracts (Line 3).....			0
11. Claim reserves (Line 4).....	47,156		47,156
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).....	55,193		55,193
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).....	278,363		278,363
20. Total liabilities excluding Separate Accounts (Line 23).....	12,813,669	0	12,813,669
21. Separate Account liabilities (Line 24).....			0
22. Total liabilities (Line 25).....	12,813,669	0	12,813,669
23. Capital & surplus (Line 30).....	2,232,646	XXX	2,232,646
24. Total liabilities, capital & surplus (Line 31).....	15,046,314	0	15,046,314
NET CREDIT FOR CEDED REINSURANCE			
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					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	4,204	109,876				114,080
15. Indiana.....IN						0
16. Iowa.....IA	2,470	20,000				22,470
17. Kansas.....KS						0
18. Kentucky.....KY						0
19. Louisiana.....LA						0
20. Maine.....ME						0
21. Maryland.....MD		13,000				13,000
22. Massachusetts.....MA						0
23. Michigan.....MI	444					444
24. Minnesota.....MN	3,647					3,647
25. Mississippi.....MS						0
26. Missouri.....MO	864					864
27. Montana.....MT						0
28. Nebraska.....NE	1,131					1,131
29. Nevada.....NV						0
30. New Hampshire.....NH						0
31. New Jersey.....NJ						0
32. New Mexico.....NM						0
33. New York.....NY	3,570	2,500				6,070
34. North Carolina.....NC						0
35. North Dakota.....ND						0
36. Ohio.....OH	26,522	792,827				819,349
37. Oklahoma.....OK						0
38. Oregon.....OR						0
39. Pennsylvania.....PA	2,663	40,000				42,663
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	41					41
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.....	45,556	978,203	0	0	0	1,023,759

**Sch. Y-Pt. 1A
NONE**

**Sch. Y-Pt. 2
NONE**

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?

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?

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?

AUGUST FILING

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

Responses

YES

YES

YES

YES

YES

YES

YES

YES

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?

NO

NO

YES

NO

NO

NO

NO

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NO

NO

NO

NO

NO

NO

NO

NO

NO

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NO

NO

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?

NO

NO

NO

YES

YES

NO

NO

NO

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:

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- 1.
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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

37.



38.

39.

40.



41.



42.

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