



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Western -Southern Life Assurance Company

NAIC Group Code 0836 (Current) 0836 (Prior) NAIC Company Code 92622 Employer's ID Number 31-1000236

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

Country of Domicile United States of America

Incorporated/Organized 12/01/1980 Commenced Business 03/05/1981

Statutory Home Office 400 Broadway, Cincinnati, OH, US 45202

Main Administrative Office 400 Broadway, Cincinnati, OH, US 45202

Mail Address 400 Broadway, Cincinnati, OH, US 45202

Primary Location of Books and Records 400 Broadway, Cincinnati, OH, US 45202

Internet Website Address WWW.WesternSouthernLife.com

Statutory Statement Contact Bradley J. Hunkler, 513-629-2980

OFFICERS

Chairman of Board, President & CEO John Finn Barrett
Secretary and Counsel Donald Joseph Wuebbling

OTHER

Edward Joseph Babbitt VP & Sr Counsel, Troy Dale Brodie VP, Keith Walker Brown VP & Chf Underwriter, Kim Rehling Chiodi Sr VP, Keith Terrill Clark, MD VP & Medical Director, Robert John DalSanto VP, James Joseph DeLuca VP, Lisa Beth Fangman VP, Anthony Michael Garcia # Sr VP & Chf Mkt Officer, Clint David Gibling Sr VP & Chf Inf Off, Stephen Paul Hamilton VP, Daniel Wayne Harris VP, Noreen Joyce Hayes Sr VP, David Todd Henderson VP & Chief Risk Officer, Kevin Louis Howard VP & Assoc Gen Counsel, Bradley Joseph Hunkler VP, Chief Accounting Officer, Robert Scott Kahn VP, Phillip Earl King VP & Auditor, Richard Anthony Krawczeski VP, Michael Joseph Laatsch VP, Harold Victor Lyons VP, Constance Marie Maccarone Sr VP, Jill Tripp McGruder Sr VP, Jimmy Joe Miller Sr VP, Michael Ryland Moser VP & Chf Compliance Officer, Nora Eyre Moushey Sr VP & Chf Actuary, Jonathan David Niemeyer Sr VP & General Counsel, Gene Anthony Patterson VP, Keith Malcom Payne VP, Douglas Ivan Ross VP & Chf Tech Off, Mario Joseph San Marco VP, Nicholas Peter Sargen Sr VP & Chf Inv Off, Luc Paul Sicotte # VP, Denise Lynn Sparks VP, Jeffrey Laurence Stainton VP & Assoc Gen Counsel, Thomas Martin Stapleton VP, Richard Kelley Taulbee VP, David Eugene Theurich VP, James Joseph Vance VP & Treasurer, Robert Lewis Walker Sr VP & Chf Fin Off

DIRECTORS OR TRUSTEES

John Finn Barrett, Donald Allen Bliss, James Norman Clark, Jo Ann Davidson, Eugene Peter Ruhlmann, George Victor Voinovich, George Herbert Walker III, Thomas Luke Williams

State of Ohio SS:
County of Hamilton

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

John Finn Barrett, Chairman of Board, President & CEO
Donald Joseph Wuebbling, Secretary and Counsel
Bradley Joseph Hunkler, VP, Chief Accounting Officer

Subscribed and sworn to before me this 23rd day of January, 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.....



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,071,500	0	0	0	1,071,500
2. Annuity considerations	7,521,775	0	0	0	7,521,775
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,593,275	0	0	0	8,593,275
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	421,515	0	0	0	421,515
10. Matured endowments	5,064	0	0	0	5,064
11. Annuity benefits	5,354,362	0	0	0	5,354,362
12. Surrender values and withdrawals for life contracts	9,921,099	0	0	0	9,921,099
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	312,689	0	0	0	312,689
15. Totals	16,014,729	0	0	0	16,014,729
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	8	501,579							8	501,579
Settled during current year:										
18.1 By payment in full	6	426,579							6	426,579
18.2 By payment on compromised claims										
18.3 Totals paid	6	426,579	0	0	0	0	0	0	6	426,579
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	426,579	0	0	0	0	0	0	6	426,579
19. Unpaid Dec. 31, current year (16+17-18.6)	2	75,000	0	0	0	0	0	0	2	75,000
POLICY EXHIBIT										
20. In force December 31, prior year	622	106,857,211	0 (a)	0	0	0	0	0	622	106,857,211
21. Issued during year	19	2,712,937							19	2,712,937
22. Other changes to in force (Net)	(35)	(9,968,785)							(35)	(9,968,785)
23. In force December 31 of current year	606	99,601,363	0 (a)	0	0	0	0	0	606	99,601,363

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	35,611	0	0	0	35,611
2. Annuity considerations	637	0	0	0	637
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	36,248	0	0	0	36,248
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	313,103	0	0	0	313,103
12. Surrender values and withdrawals for life contracts	148,079	0	0	0	148,079
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,396	0	0	0	2,396
15. Totals	463,578	0	0	0	463,578
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	65	7,699,773	0 (a)	0	0	0	0	0	65	7,699,773
21. Issued during year										
22. Other changes to in force (Net)	(6)	(1,949,513)							(6)	(1,949,513)
23. In force December 31 of current year	59	5,750,260	0 (a)	0	0	0	0	0	59	5,750,260

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,131,019	0	0	0	1,131,019
2. Annuity considerations	6,179,356	0	0	0	6,179,356
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	7,310,375	0	0	0	7,310,375
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,135,925	0	0	0	1,135,925
10. Matured endowments	52,799	0	0	0	52,799
11. Annuity benefits	2,164,111	0	0	0	2,164,111
12. Surrender values and withdrawals for life contracts	5,513,132	0	0	0	5,513,132
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	170,987	0	0	0	170,987
15. Totals	9,036,954	0	0	0	9,036,954
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.1	25,000	0	0	0	0	0	0	.1	25,000
17. Incurred during current year	30	1,174,019							30	1,174,019
Settled during current year:										
18.1 By payment in full	29	1,166,844							29	1,166,844
18.2 By payment on compromised claims	.1	21,880							.1	21,880
18.3 Totals paid	30	1,188,724	0	0	0	0	0	0	30	1,188,724
18.4 Reduction by compromise	.1	10,295							.1	10,295
18.5 Amount rejected										
18.6 Total settlements	31	1,199,019	0	0	0	0	0	0	31	1,199,019
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	2,118	285,269,755	0 (a)	0	No. of Policies	0	0	0	2,118	285,269,755
21. Issued during year	39	4,173,942							39	4,173,942
22. Other changes to in force (Net)	(175)	(32,691,387)							(175)	(32,691,387)
23. In force December 31 of current year	1,982	256,752,310	0 (a)	0	0	0	0	0	1,982	256,752,310

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	611,217	0	0	0	611,217
2. Annuity considerations	13,203,878	0	0	0	13,203,878
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	13,815,095	0	0	0	13,815,095
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	50,000	0	0	0	50,000
10. Matured endowments	5,366	0	0	0	5,366
11. Annuity benefits	2,882,079	0	0	0	2,882,079
12. Surrender values and withdrawals for life contracts	7,767,970	0	0	0	7,767,970
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	76,562	0	0	0	76,562
15. Totals	10,781,977	0	0	0	10,781,977
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	55,366							3	55,366
Settled during current year:										
18.1 By payment in full	3	55,366							3	55,366
18.2 By payment on compromised claims										
18.3 Totals paid	3	55,366	0	0	0	0	0	0	3	55,366
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	55,366	0	0	0	0	0	0	3	55,366
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	372	45,716,480	0 (a)	0	0	0	0	0	372	45,716,480
21. Issued during year	8	1,384,042							8	1,384,042
22. Other changes to in force (Net)	(23)	(3,881,644)							(23)	(3,881,644)
23. In force December 31 of current year	357	43,218,878	0 (a)	0	0	0	0	0	357	43,218,878

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,111,504	0	0	0	6,111,504
2. Annuity considerations	18,808,878	0	0	0	18,808,878
3. Deposit-type contract funds	363,824	XXX	0	XXX	363,824
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	25,284,206	0	0	0	25,284,206
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,730,098	0	0	0	1,730,098
10. Matured endowments	37,289	0	0	0	37,289
11. Annuity benefits	8,357,341	0	0	0	8,357,341
12. Surrender values and withdrawals for life contracts	15,689,964	0	0	0	15,689,964
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	386,647	0	0	0	386,647
15. Totals	26,201,339	0	0	0	26,201,339
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	11	1,074,178	0	0	0	0	0	0	11	1,074,178
17. Incurred during current year	31	780,103							31	780,103
Settled during current year:										
18.1 By payment in full	38	1,767,387							38	1,767,387
18.2 By payment on compromised claims										
18.3 Totals paid	38	1,767,387	0	0	0	0	0	0	38	1,767,387
18.4 Reduction by compromise										
18.5 Amount rejected	1	25,000							1	25,000
18.6 Total settlements	39	1,792,387	0	0	0	0	0	0	39	1,792,387
19. Unpaid Dec. 31, current year (16+17-18.6)	3	61,894	0	0	0	0	0	0	3	61,894
POLICY EXHIBIT										
20. In force December 31, prior year	7,981	1,615,574,900	0 (a)	0	No. of Policies	0	0	0	7,981	1,615,574,900
21. Issued during year	905	83,165,018							905	83,165,018
22. Other changes to in force (Net)	(935)	(158,201,321)							(935)	(158,201,321)
23. In force December 31 of current year	7,951	1,540,538,597	0 (a)	0	0	0	0	0	7,951	1,540,538,597

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	761,865	0	0	0	761,865
2. Annuity considerations	4,008,149	0	0	0	4,008,149
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	4,770,014	0	0	0	4,770,014
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	324,133	0	0	0	324,133
10. Matured endowments	2,972	0	0	0	2,972
11. Annuity benefits	1,612,689	0	0	0	1,612,689
12. Surrender values and withdrawals for life contracts	3,110,850	0	0	0	3,110,850
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	58,258	0	0	0	58,258
15. Totals	5,108,902	0	0	0	5,108,902
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	8	327,105							8	327,105
Settled during current year:										
18.1 By payment in full	8	327,105							8	327,105
18.2 By payment on compromised claims										
18.3 Totals paid	8	327,105	0	0	0	0	0	0	8	327,105
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	327,105	0	0	0	0	0	0	8	327,105
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	726	199,152,833	0 (a)	0	0	0	0	0	726	199,152,833
21. Issued during year	14	2,764,888							14	2,764,888
22. Other changes to in force (Net)	(61)	(18,358,703)							(61)	(18,358,703)
23. In force December 31 of current year	679	183,559,018	0 (a)	0	0	0	0	0	679	183,559,018

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
 insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is overlaid on the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	411,066	0	0	0	411,066
2. Annuity considerations	377	0	0	0	377
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	411,443	0	0	0	411,443
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	23,275	0	0	0	23,275
10. Matured endowments					
11. Annuity benefits	130,984	0	0	0	130,984
12. Surrender values and withdrawals for life contracts	410,050	0	0	0	410,050
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	44,006	0	0	0	44,006
15. Totals	608,315	0	0	0	608,315
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	23,275							1	23,275
Settled during current year:										
18.1 By payment in full	1	23,275							1	23,275
18.2 By payment on compromised claims										
18.3 Totals paid	1	23,275	0	0	0	0	0	0	1	23,275
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	23,275	0	0	0	0	0	0	1	23,275
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	163	34,922,933	0 (a)	0	No. of Policies 0	0	0	0	163	34,922,933
21. Issued during year	9	1,737,013							9	1,737,013
22. Other changes to in force (Net)	(16)	(1,903,979)							(16)	(1,903,979)
23. In force December 31 of current year	156	34,755,967	0 (a)	0	0	0	0	0	156	34,755,967

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is overlaid on the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is present across the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,732,185	0	0	0	1,732,185
2. Annuity considerations	6,107,669	0	0	0	6,107,669
3. Deposit-type contract funds	278,905	XXX	0	XXX	278,905
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,118,759	0	0	0	8,118,759
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	531,845	0	0	0	531,845
10. Matured endowments	2,914	0	0	0	2,914
11. Annuity benefits	4,526,924	0	0	0	4,526,924
12. Surrender values and withdrawals for life contracts	8,263,020	0	0	0	8,263,020
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	530,512	0	0	0	530,512
15. Totals	13,855,215	0	0	0	13,855,215
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	13	555,373							13	555,373
Settled during current year:										
18.1 By payment in full	12	534,759							12	534,759
18.2 By payment on compromised claims										
18.3 Totals paid	12	534,759	0	0	0	0	0	0	12	534,759
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	534,759	0	0	0	0	0	0	12	534,759
19. Unpaid Dec. 31, current year (16+17-18.6)	1	20,614	0	0	0	0	0	0	1	20,614
POLICY EXHIBIT										
20. In force December 31, prior year	2,548	522,857,676	0 (a)	0	No. of Policies	0	0	0	2,548	522,857,676
21. Issued during year	165	14,065,029							165	14,065,029
22. Other changes to in force (Net)	(246)	(46,943,954)							(246)	(46,943,954)
23. In force December 31 of current year	2,467	489,978,751	0 (a)	0	0	0	0	0	2,467	489,978,751

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,015,094	0	0	0	1,015,094
2. Annuity considerations	18,247,274	0	0	0	18,247,274
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	19,262,368	0	0	0	19,262,368
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	51,710	0	0	0	51,710
10. Matured endowments					
11. Annuity benefits	6,181,178	0	0	0	6,181,178
12. Surrender values and withdrawals for life contracts	12,140,988	0	0	0	12,140,988
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	457,162	0	0	0	457,162
15. Totals	18,831,038	0	0	0	18,831,038
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	51,710							1	51,710
Settled during current year:										
18.1 By payment in full	1	51,710							1	51,710
18.2 By payment on compromised claims										
18.3 Totals paid	1	51,710	0	0	0	0	0	0	1	51,710
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	51,710	0	0	0	0	0	0	1	51,710
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	96	16,071,723	0 (a)	0	No. of Policies	0	0	0	96	16,071,723
21. Issued during year	16	2,228,292							16	2,228,292
22. Other changes to in force (Net)	(10)	(1,687,682)							(10)	(1,687,682)
23. In force December 31 of current year	102	16,612,333	0 (a)	0	0	0	0	0	102	16,612,333

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: Ordinary, Credit Life (Group and Individual), Group, Industrial, Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: Ordinary (No., Amount), Credit Life (No. of Ind.Pols. & Gr. Certifs., Amount), Group (No. of Certifs., Amount), Industrial (No., Amount), Total (No., Amount). Rows include Unpaid December 31, prior year, Incurred during current year, and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: Direct Premiums, Direct Premiums Earned, Dividends Paid Or Credited On Direct Business, Direct Losses Paid, Direct Losses Incurred. Row 26 shows a large 'NONE' watermark.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,461,035	0	0	0	13,461,035
2. Annuity considerations	54,742,704	0	0	0	54,742,704
3. Deposit-type contract funds	355,000	XXX	0	XXX	355,000
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	68,558,739	0	0	0	68,558,739
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,491,636	0	0	0	8,491,636
10. Matured endowments	140,463	0	0	0	140,463
11. Annuity benefits	15,090,222	0	0	0	15,090,222
12. Surrender values and withdrawals for life contracts	30,848,217	0	0	0	30,848,217
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,099,995	0	0	0	1,099,995
15. Totals	55,670,533	0	0	0	55,670,533
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	387,347	0	0	0	0	0	0	10	387,347
17. Incurred during current year	219	9,619,778							219	9,619,778
Settled during current year:										
18.1 By payment in full	208	8,632,099							208	8,632,099
18.2 By payment on compromised claims										
18.3 Totals paid	208	8,632,099	0	0	0	0	0	0	208	8,632,099
18.4 Reduction by compromise										
18.5 Amount rejected	2	70,000							2	70,000
18.6 Total settlements	210	8,702,099	0	0	0	0	0	0	210	8,702,099
19. Unpaid Dec. 31, current year (16+17-18.6)	19	1,305,026	0	0	0	0	0	0	19	1,305,026
POLICY EXHIBIT										
20. In force December 31, prior year	20,553	1,893,021,218	0 (a)	0	No. of Policies	0	0	0	20,553	1,893,021,218
21. Issued during year	1,819	180,834,881							1,819	180,834,881
22. Other changes to in force (Net)	(2,121)	(202,739,791)							(2,121)	(202,739,791)
23. In force December 31 of current year	20,251	1,871,116,308	0 (a)	0	0	0	0	0	20,251	1,871,116,308

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	18,637,917	0	0	0	18,637,917
2. Annuity considerations	25,961,855	0	0	0	25,961,855
3. Deposit-type contract funds	442,673	XXX	0	XXX	442,673
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	45,042,445	0	0	0	45,042,445
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,554,817	0	0	0	10,554,817
10. Matured endowments	154,873	0	0	0	154,873
11. Annuity benefits	12,619,748	0	0	0	12,619,748
12. Surrender values and withdrawals for life contracts	29,640,311	0	0	0	29,640,311
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,133,090	0	0	0	1,133,090
15. Totals	54,102,839	0	0	0	54,102,839
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	14	764,363	0	0	0	0	0	0	14	764,363
17. Incurred during current year	360	11,048,530							360	11,048,530
Settled during current year:										
18.1 By payment in full	346	10,709,690							346	10,709,690
18.2 By payment on compromised claims										
18.3 Totals paid	346	10,709,690	0	0	0	0	0	0	346	10,709,690
18.4 Reduction by compromise										
18.5 Amount rejected	1	25,000							1	25,000
18.6 Total settlements	347	10,734,690	0	0	0	0	0	0	347	10,734,690
19. Unpaid Dec. 31, current year (16+17-18.6)	27	1,078,203	0	0	0	0	0	0	27	1,078,203
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	27,738	1,865,306,845	0 (a)	0	0	0	0	0	27,738	1,865,306,845
21. Issued during year	1,582	124,508,150							1,582	124,508,150
22. Other changes to in force (Net)	(2,570)	(185,310,678)							(2,570)	(185,310,678)
23. In force December 31 of current year	26,750	1,804,504,317	0 (a)	0	0	0	0	0	26,750	1,804,504,317

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
 insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	438,795	0	0	0	438,795
2. Annuity considerations	7,760,704	0	0	0	7,760,704
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,199,499	0	0	0	8,199,499
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	350,000	0	0	0	350,000
10. Matured endowments					
11. Annuity benefits	1,586,120	0	0	0	1,586,120
12. Surrender values and withdrawals for life contracts	3,049,276	0	0	0	3,049,276
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	75,742	0	0	0	75,742
15. Totals	5,061,138	0	0	0	5,061,138
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	350,000							2	350,000
Settled during current year:										
18.1 By payment in full	2	350,000							2	350,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	350,000	0	0	0	0	0	0	2	350,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	350,000	0	0	0	0	0	0	2	350,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	425	60,969,857	0 (a)	0	No. of Policies	0	0	0	425	60,969,857
21. Issued during year	54	4,785,906							54	4,785,906
22. Other changes to in force (Net)	(67)	(10,026,671)							(67)	(10,026,671)
23. In force December 31 of current year	412	55,729,092	0 (a)	0	0	0	0	0	412	55,729,092

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: Ordinary, Credit Life (Group and Individual), Group, Industrial, Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: Ordinary (No., Amount), Credit Life (No. of Ind.Pols. & Gr. Certifs., Amount), Group (No. of Certifs., Amount), Industrial (No., Amount), Total (No., Amount). Rows include Unpaid December 31, Policy Exhibit, and Incurred during current year.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: Direct Premiums, Direct Premiums Earned, Dividends Paid Or Credited On Direct Business, Direct Losses Paid, Direct Losses Incurred. Row 24.1 contains the word 'NONE' in large letters.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is present across the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,716,496	0	0	0	7,716,496
2. Annuity considerations	39,681,825	0	0	0	39,681,825
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	47,398,321	0	0	0	47,398,321
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,514,544	0	0	0	2,514,544
10. Matured endowments	5,467	0	0	0	5,467
11. Annuity benefits	3,110,030	0	0	0	3,110,030
12. Surrender values and withdrawals for life contracts	11,151,072	0	0	0	11,151,072
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	460,114	0	0	0	460,114
15. Totals	17,241,227	0	0	0	17,241,227
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	14	557,342	0	0	0	0	0	0	14	557,342
17. Incurred during current year	85	2,436,957							85	2,436,957
Settled during current year:										
18.1 By payment in full	83	2,468,212							83	2,468,212
18.2 By payment on compromised claims	1	51,799							1	51,799
18.3 Totals paid	84	2,520,011	0	0	0	0	0	0	84	2,520,011
18.4 Reduction by compromise	1	7,001							1	7,001
18.5 Amount rejected	2	70,293							2	70,293
18.6 Total settlements	87	2,597,305	0	0	0	0	0	0	87	2,597,305
19. Unpaid Dec. 31, current year (16+17-18.6)	12	396,994	0	0	0	0	0	0	12	396,994
POLICY EXHIBIT										
20. In force December 31, prior year	8,841	557,226,202	0 (a)	0	0	0	0	0	8,841	557,226,202
21. Issued during year	696	46,737,607							696	46,737,607
22. Other changes to in force (Net)	(756)	(58,360,485)							(756)	(58,360,485)
23. In force December 31 of current year	8,781	545,603,324	0 (a)	0	0	0	0	0	8,781	545,603,324

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maine
 NAIC Group Code 0836

DURING THE YEAR 2012
 NAIC Company Code 92622

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	17,110	0	0	0	17,110
2. Annuity considerations	1,200	0	0	0	1,200
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	18,310	0	0	0	18,310
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	50,000	0	0	0	50,000
10. Matured endowments					
11. Annuity benefits	41,307	0	0	0	41,307
12. Surrender values and withdrawals for life contracts	22,725	0	0	0	22,725
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,188	0	0	0	4,188
15. Totals	118,220	0	0	0	118,220
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	50,000							1	50,000
Settled during current year:										
18.1 By payment in full	1	50,000							1	50,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	50,000	0	0	0	0	0	0	1	50,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	50,000	0	0	0	0	0	0	1	50,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	52	8,138,856	0 (a)	0	No. of Policies	0	0	0	52	8,138,856
21. Issued during year										
22. Other changes to in force (Net)	(10)	(484,923)							(10)	(484,923)
23. In force December 31 of current year	42	7,653,933	0 (a)	0	0	0	0	0	42	7,653,933

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is present across the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	99,204	0	0	0	99,204
2. Annuity considerations	528,902	0	0	0	528,902
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	628,106	0	0	0	628,106
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	825,677	0	0	0	825,677
12. Surrender values and withdrawals for life contracts	710,210	0	0	0	710,210
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	35,260	0	0	0	35,260
15. Totals	1,571,147	0	0	0	1,571,147
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	110	19,351,159	0 (a)	0	0	0	0	0	110	19,351,159
21. Issued during year	2	66,339							2	66,339
22. Other changes to in force (Net)	3	952,206							3	952,206
23. In force December 31 of current year	115	20,369,704	0 (a)	0	0	0	0	0	115	20,369,704

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,627,870	0	0	0	10,627,870
2. Annuity considerations	37,267,558	0	0	0	37,267,558
3. Deposit-type contract funds	83,636	XXX	0	XXX	83,636
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	47,979,064	0	0	0	47,979,064
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,711,657	0	0	0	6,711,657
10. Matured endowments	100,850	0	0	0	100,850
11. Annuity benefits	17,575,007	0	0	0	17,575,007
12. Surrender values and withdrawals for life contracts	32,964,463	0	0	0	32,964,463
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	706,178	0	0	0	706,178
15. Totals	58,058,155	0	0	0	58,058,155
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	518,195	0	0	0	0	0	0	5	518,195
17. Incurred during current year	159	6,648,011							159	6,648,011
Settled during current year:										
18.1 By payment in full	156	6,812,507							156	6,812,507
18.2 By payment on compromised claims										
18.3 Totals paid	156	6,812,507	0	0	0	0	0	0	156	6,812,507
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	156	6,812,507	0	0	0	0	0	0	156	6,812,507
19. Unpaid Dec. 31, current year (16+17-18.6)	8	353,699	0	0	0	0	0	0	8	353,699
POLICY EXHIBIT										
20. In force December 31, prior year	13,918	1,132,635,710	0 (a)	0	No. of Policies	0	0	0	13,918	1,132,635,710
21. Issued during year	765	66,222,886							765	66,222,886
22. Other changes to in force (Net)	(1,184)	(113,659,526)							(1,184)	(113,659,526)
23. In force December 31 of current year	13,499	1,085,199,070	0 (a)	0	0	0	0	0	13,499	1,085,199,070

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,830,627	0	0	0	1,830,627
2. Annuity considerations	2,602,776	0	0	0	2,602,776
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	4,433,403	0	0	0	4,433,403
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	350,000	0	0	0	350,000
10. Matured endowments					
11. Annuity benefits	2,788,836	0	0	0	2,788,836
12. Surrender values and withdrawals for life contracts	7,236,238	0	0	0	7,236,238
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	260,170	0	0	0	260,170
15. Totals	10,635,244	0	0	0	10,635,244
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.1	150,000	0	0	0	0	0	0	.1	150,000
17. Incurred during current year	8	300,000							8	300,000
Settled during current year:										
18.1 By payment in full	8	350,000							8	350,000
18.2 By payment on compromised claims										
18.3 Totals paid	8	350,000	0	0	0	0	0	0	8	350,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	350,000	0	0	0	0	0	0	8	350,000
19. Unpaid Dec. 31, current year (16+17-18.6)	1	100,000	0	0	0	0	0	0	1	100,000
POLICY EXHIBIT										
20. In force December 31, prior year	1,701	249,243,199	0 (a)	0	No. of Policies	0	0	0	1,701	249,243,199
21. Issued during year	442	46,898,013							442	46,898,013
22. Other changes to in force (Net)	(168)	(21,852,008)							(168)	(21,852,008)
23. In force December 31 of current year	1,975	274,289,204	0 (a)	0	0	0	0	0	1,975	274,289,204

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,584,578	0	0	0	3,584,578
2. Annuity considerations	29,933,089	0	0	0	29,933,089
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	33,517,667	0	0	0	33,517,667
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	50,000	0	0	0	50,000
10. Matured endowments					
11. Annuity benefits	4,462,464	0	0	0	4,462,464
12. Surrender values and withdrawals for life contracts	16,897,752	0	0	0	16,897,752
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	95,662	0	0	0	95,662
15. Totals	21,505,878	0	0	0	21,505,878
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	50,000							1	50,000
Settled during current year:										
18.1 By payment in full	1	50,000							1	50,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	50,000	0	0	0	0	0	0	1	50,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	50,000	0	0	0	0	0	0	1	50,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	373	52,639,767	0 (a)	0	0	0	0	0	373	52,639,767
21. Issued during year	79	6,279,651							79	6,279,651
22. Other changes to in force (Net)	(29)	(3,849,363)							(29)	(3,849,363)
23. In force December 31 of current year	423	55,070,055	0 (a)	0	0	0	0	0	423	55,070,055

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
 insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind.Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is present across the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	34,365	0	0	0	34,365
2. Annuity considerations	286,716	0	0	0	286,716
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	321,081	0	0	0	321,081
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments	7,975	0	0	0	7,975
11. Annuity benefits	109,714	0	0	0	109,714
12. Surrender values and withdrawals for life contracts	122,871	0	0	0	122,871
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	32,739	0	0	0	32,739
15. Totals	273,299	0	0	0	273,299
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	7,975							1	7,975
Settled during current year:										
18.1 By payment in full	1	7,975							1	7,975
18.2 By payment on compromised claims										
18.3 Totals paid	1	7,975	0	0	0	0	0	0	1	7,975
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	7,975	0	0	0	0	0	0	1	7,975
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	81	11,405,874	0 (a)	0	No. of Policies	0	0	0	81	11,405,874
21. Issued during year	1	200,000							1	200,000
22. Other changes to in force (Net)	(11)	(1,007,251)							(11)	(1,007,251)
23. In force December 31 of current year	71	10,598,623	0 (a)	0	0	0	0	0	71	10,598,623

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	80,008	0	0	0	80,008
2. Annuity considerations	1,841,433	0	0	0	1,841,433
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,921,441	0	0	0	1,921,441
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,800	0	0	0	6,800
10. Matured endowments					
11. Annuity benefits	1,026,943	0	0	0	1,026,943
12. Surrender values and withdrawals for life contracts	1,855,389	0	0	0	1,855,389
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	32,454	0	0	0	32,454
15. Totals	2,921,586	0	0	0	2,921,586
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	6,800							1	6,800
Settled during current year:										
18.1 By payment in full	1	6,800							1	6,800
18.2 By payment on compromised claims										
18.3 Totals paid	1	6,800	0	0	0	0	0	0	1	6,800
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	6,800	0	0	0	0	0	0	1	6,800
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	157	38,723,698	0 (a)	0	0	0	0	0	157	38,723,698
21. Issued during year										
22. Other changes to in force (Net)	(3)	(1,089,043)							(3)	(1,089,043)
23. In force December 31 of current year	154	37,634,655	0 (a)	0	0	0	0	0	154	37,634,655

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
 insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	220,272	0	0	0	220,272
2. Annuity considerations	1,168	0	0	0	1,168
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	221,440	0	0	0	221,440
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	210,000	0	0	0	210,000
10. Matured endowments	3,604	0	0	0	3,604
11. Annuity benefits	650,099	0	0	0	650,099
12. Surrender values and withdrawals for life contracts	702,545	0	0	0	702,545
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	20,327	0	0	0	20,327
15. Totals	1,586,575	0	0	0	1,586,575
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	7	413,604							7	413,604
Settled during current year:										
18.1 By payment in full	6	213,604							6	213,604
18.2 By payment on compromised claims										
18.3 Totals paid	6	213,604	0	0	0	0	0	0	6	213,604
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	213,604	0	0	0	0	0	0	6	213,604
19. Unpaid Dec. 31, current year (16+17-18.6)	1	200,000	0	0	0	0	0	0	1	200,000
POLICY EXHIBIT										
20. In force December 31, prior year	434	80,941,080	0 (a)	0	No. of Policies	0	0	0	434	80,941,080
21. Issued during year	1	50,000							1	50,000
22. Other changes to in force (Net)	(44)	(10,096,846)							(44)	(10,096,846)
23. In force December 31 of current year	391	70,894,234	0 (a)	0	0	0	0	0	391	70,894,234

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is present across the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: Ordinary, Credit Life (Group and Individual), Group, Industrial, Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: Ordinary (No., Amount), Credit Life (No. of Ind.Pols. & Gr. Certifs., Amount), Group (No. of Certifs., Amount), Industrial (No., Amount), Total (No., Amount). Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: Direct Premiums, Direct Premiums Earned, Dividends Paid Or Credited On Direct Business, Direct Losses Paid, Direct Losses Incurred. Row 26 shows a large 'NONE' watermark.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	673,527	0	0	0	673,527
2. Annuity considerations	3,932,183	0	0	0	3,932,183
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	4,605,710	0	0	0	4,605,710
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	104,868	0	0	0	104,868
10. Matured endowments					
11. Annuity benefits	1,495,197	0	0	0	1,495,197
12. Surrender values and withdrawals for life contracts	1,166,889	0	0	0	1,166,889
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	25,682	0	0	0	25,682
15. Totals	2,792,636	0	0	0	2,792,636
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	104,868							3	104,868
Settled during current year:										
18.1 By payment in full	3	104,868							3	104,868
18.2 By payment on compromised claims										
18.3 Totals paid	3	104,868	0	0	0	0	0	0	3	104,868
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	104,868	0	0	0	0	0	0	3	104,868
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	204	44,340,851	0 (a)	0	0	0	0	0	204	44,340,851
21. Issued during year	10	938,447							10	938,447
22. Other changes to in force (Net)	(4)	(692,274)							(4)	(692,274)
23. In force December 31 of current year	210	44,587,024	0 (a)	0	0	0	0	0	210	44,587,024

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
 insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	131,708	0	0	0	131,708
2. Annuity considerations	78,290	0	0	0	78,290
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	209,998	0	0	0	209,998
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	117,575	0	0	0	117,575
10. Matured endowments					
11. Annuity benefits	660,300	0	0	0	660,300
12. Surrender values and withdrawals for life contracts	722,116	0	0	0	722,116
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	39,149	0	0	0	39,149
15. Totals	1,539,140	0	0	0	1,539,140
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	117,575							2	117,575
Settled during current year:										
18.1 By payment in full	2	117,575							2	117,575
18.2 By payment on compromised claims										
18.3 Totals paid	2	117,575	0	0	0	0	0	0	2	117,575
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	117,575	0	0	0	0	0	0	2	117,575
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	320	58,861,141	0 (a)	0	No. of Policies	0	0	0	320	58,861,141
21. Issued during year										
22. Other changes to in force (Net)	(18)	(4,685,622)							(18)	(4,685,622)
23. In force December 31 of current year	302	54,175,519	0 (a)	0	0	0	0	0	302	54,175,519

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is present across the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS, DIRECT CLAIMS AND BENEFITS PAID, DETAILS OF WRITE-INS.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pol. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, POLICY EXHIBIT.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies (b), 24.1 Federal Employees Health Benefits Program premium (b), 24.2 Credit (Group and Individual), 24.3 Collectively renewable policies (b), 24.4 Medicare Title XVIII exempt from state taxes or fees, 24.5 Other Individual Policies, 25.1 Non-cancelable (b), 25.2 Guaranteed renewable (b), 25.3 Non-renewable for stated reasons only (b), 25.4 Other accident only, 25.5 All other (b), 25.6 Totals (sum of Lines 25.1 to 25.5), 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6). Large 'NONE' watermark is present.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, DIRECT DIVIDENDS TO POLICYHOLDERS, DIRECT CLAIMS AND BENEFITS PAID, and DETAILS OF WRITE-INS.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pol. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, POLICY EXHIBIT, and summary rows for 2012.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include: 24. Group Policies (b), 24.1 Federal Employees Health Benefits Program premium (b), 24.2 Credit (Group and Individual), 24.3 Collectively renewable policies (b), 24.4 Medicare Title XVIII exempt from state taxes or fees, Other Individual Policies: 25.1 Non-cancelable (b), 25.2 Guaranteed renewable (b), 25.3 Non-renewable for stated reasons only (b), 25.4 Other accident only, 25.5 All other (b), 25.6 Totals (sum of Lines 25.1 to 25.5), 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6). Large 'NONE' watermark is present.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: Ordinary, Credit Life (Group and Individual), Group, Industrial, Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: Ordinary (No., Amount), Credit Life (No. of Ind.Pols. & Gr. Certifs., Amount), Group (No. of Certifs., Amount), Industrial (No., Amount), Total (No., Amount). Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: Direct Premiums, Direct Premiums Earned, Dividends Paid Or Credited On Direct Business, Direct Losses Paid, Direct Losses Incurred. Row 24.1 contains the word 'NONE' in large letters.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	136,092	0	0	0	136,092
2. Annuity considerations	1,321,255	0	0	0	1,321,255
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,457,347	0	0	0	1,457,347
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	100,000	0	0	0	100,000
10. Matured endowments					
11. Annuity benefits	2,281,695	0	0	0	2,281,695
12. Surrender values and withdrawals for life contracts	3,175,911	0	0	0	3,175,911
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	194,222	0	0	0	194,222
15. Totals	5,751,828	0	0	0	5,751,828
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	100,000							1	100,000
Settled during current year:										
18.1 By payment in full	1	100,000							1	100,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	100,000	0	0	0	0	0	0	1	100,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	100,000	0	0	0	0	0	0	1	100,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	283	64,115,567	0 (a)	0	No. of Policies	0	0	0	283	64,115,567
21. Issued during year	3	200,000							3	200,000
22. Other changes to in force (Net)	(21)	(5,981,139)							(21)	(5,981,139)
23. In force December 31 of current year	265	58,334,428	0 (a)	0	0	0	0	0	265	58,334,428

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,312,653	0	0	0	15,312,653
2. Annuity considerations	21,211,738	0	0	0	21,211,738
3. Deposit-type contract funds	265,643	XXX	0	XXX	265,643
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	36,790,034	0	0	0	36,790,034
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,597,223	0	0	0	7,597,223
10. Matured endowments	69,741	0	0	0	69,741
11. Annuity benefits	12,046,479	0	0	0	12,046,479
12. Surrender values and withdrawals for life contracts	29,526,708	0	0	0	29,526,708
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,033,806	0	0	0	1,033,806
15. Totals	50,273,957	0	0	0	50,273,957
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	298,364	0	0	0	0	0	0	9	298,364
17. Incurred during current year	225	8,001,461							225	8,001,461
Settled during current year:										
18.1 By payment in full	214	7,607,382							214	7,607,382
18.2 By payment on compromised claims	1	59,582							1	59,582
18.3 Totals paid	215	7,666,964	0	0	0	0	0	0	215	7,666,964
18.4 Reduction by compromise	1	(6,982)							1	(6,982)
18.5 Amount rejected	3	125,000							3	125,000
18.6 Total settlements	219	7,784,982	0	0	0	0	0	0	219	7,784,982
19. Unpaid Dec. 31, current year (16+17-18.6)	15	514,843	0	0	0	0	0	0	15	514,843
POLICY EXHIBIT										
20. In force December 31, prior year	18,620	1,570,484,779	0 (a)	0	No. of Policies	0	0	0	18,620	1,570,484,779
21. Issued during year	1,459	118,050,465							1,459	118,050,465
22. Other changes to in force (Net)	(1,799)	(167,987,574)							(1,799)	(167,987,574)
23. In force December 31 of current year	18,280	1,520,547,670	0 (a)	0	0	0	0	0	18,280	1,520,547,670

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	30,580	0	0	0	30,580
2. Annuity considerations	480	0	0	0	480
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	31,060	0	0	0	31,060
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	15,677	0	0	0	15,677
12. Surrender values and withdrawals for life contracts	51,906	0	0	0	51,906
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	323	0	0	0	323
15. Totals	67,906	0	0	0	67,906
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	18	3,321,308	0 (a)	0	0	0	0	0	18	3,321,308
21. Issued during year										
22. Other changes to in force (Net)	1	245,482							1	245,482
23. In force December 31 of current year	19	3,566,790	0 (a)	0	0	0	0	0	19	3,566,790

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is overlaid on the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	62,755	0	0	0	62,755
2. Annuity considerations	410,699	0	0	0	410,699
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	473,454	0	0	0	473,454
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	235,651	0	0	0	235,651
12. Surrender values and withdrawals for life contracts	648,363	0	0	0	648,363
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	17,394	0	0	0	17,394
15. Totals	901,408	0	0	0	901,408
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	89	23,532,800	0 (a)	0	0	0	0	0	89	23,532,800
21. Issued during year										
22. Other changes to in force (Net)	(6)	(3,090,995)							(6)	(3,090,995)
23. In force December 31 of current year	83	20,441,805	0 (a)	0	0	0	0	0	83	20,441,805

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,259,737	0	0	0	2,259,737
2. Annuity considerations	2,646,099	0	0	0	2,646,099
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	4,905,836	0	0	0	4,905,836
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,375,068	0	0	0	1,375,068
10. Matured endowments	60,859	0	0	0	60,859
11. Annuity benefits	3,924,838	0	0	0	3,924,838
12. Surrender values and withdrawals for life contracts	5,443,085	0	0	0	5,443,085
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	321,561	0	0	0	321,561
15. Totals	11,125,411	0	0	0	11,125,411
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	190,857	0	0	0	0	0	0	6	190,857
17. Incurred during current year	40	1,645,070							40	1,645,070
Settled during current year:										
18.1 By payment in full	40	1,435,927							40	1,435,927
18.2 By payment on compromised claims										
18.3 Totals paid	40	1,435,927	0	0	0	0	0	0	40	1,435,927
18.4 Reduction by compromise										
18.5 Amount rejected	2	125,000							2	125,000
18.6 Total settlements	42	1,560,927	0	0	0	0	0	0	42	1,560,927
19. Unpaid Dec. 31, current year (16+17-18.6)	4	275,000	0	0	0	0	0	0	4	275,000
POLICY EXHIBIT										
20. In force December 31, prior year	4,238	410,577,839	0 (a)	0	0	0	0	0	4,238	410,577,839
21. Issued during year	291	16,141,560							291	16,141,560
22. Other changes to in force (Net)	(378)	(39,556,584)							(378)	(39,556,584)
23. In force December 31 of current year	4,151	387,162,815	0 (a)	0	0	0	0	0	4,151	387,162,815

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
 insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is present across the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: Ordinary, Credit Life (Group and Individual), Group, Industrial, Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: Ordinary (No., Amount), Credit Life (No. of Ind. Pols. & Gr. Certifis., Amount), Group (No. of Certifis., Amount), Industrial (No., Amount), Total (No., Amount). Rows include Unpaid December 31, Policy Exhibit, and Incurred during current year.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: Direct Premiums, Direct Premiums Earned, Dividends Paid Or Credited On Direct Business, Direct Losses Paid, Direct Losses Incurred. Row 26 shows a large 'NONE' watermark.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,471	0	0	0	7,471
2. Annuity considerations	32,862	0	0	0	32,862
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	40,333	0	0	0	40,333
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	9,304	0	0	0	9,304
12. Surrender values and withdrawals for life contracts	11,040	0	0	0	11,040
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	220	0	0	0	220
15. Totals	20,564	0	0	0	20,564
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	20	5,581,760	0 (a)	0	0	0	0	0	20	5,581,760
21. Issued during year										
22. Other changes to in force (Net)	1	(737,922)							1	(737,922)
23. In force December 31 of current year	21	4,843,838	0 (a)	0	0	0	0	0	21	4,843,838

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,049,351	0	0	0	2,049,351
2. Annuity considerations	10,067,239	0	0	0	10,067,239
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	12,116,590	0	0	0	12,116,590
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,072,513	0	0	0	1,072,513
10. Matured endowments	4,173	0	0	0	4,173
11. Annuity benefits	7,400,619	0	0	0	7,400,619
12. Surrender values and withdrawals for life contracts	18,750,147	0	0	0	18,750,147
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	282,436	0	0	0	282,436
15. Totals	27,509,888	0	0	0	27,509,888
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	13	1,232,349							13	1,232,349
Settled during current year:										
18.1 By payment in full	11	1,076,686							11	1,076,686
18.2 By payment on compromised claims										
18.3 Totals paid	11	1,076,686	0	0	0	0	0	0	11	1,076,686
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	1,076,686	0	0	0	0	0	0	11	1,076,686
19. Unpaid Dec. 31, current year (16+17-18.6)	2	155,663	0	0	0	0	0	0	2	155,663
POLICY EXHIBIT										
20. In force December 31, prior year	1,829	383,932,432	0 (a)	0	No. of Policies	0	0	0	1,829	383,932,432
21. Issued during year	52	7,922,008							52	7,922,008
22. Other changes to in force (Net)	(118)	(33,181,880)							(118)	(33,181,880)
23. In force December 31 of current year	1,763	358,672,560	0 (a)	0	0	0	0	0	1,763	358,672,560

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	366,080	0	0	0	366,080
2. Annuity considerations	349,236	0	0	0	349,236
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	715,316	0	0	0	715,316
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	110,000	0	0	0	110,000
10. Matured endowments	2,744	0	0	0	2,744
11. Annuity benefits	1,586,045	0	0	0	1,586,045
12. Surrender values and withdrawals for life contracts	1,148,061	0	0	0	1,148,061
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	36,202	0	0	0	36,202
15. Totals	2,883,052	0	0	0	2,883,052
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	112,744							3	112,744
Settled during current year:										
18.1 By payment in full	3	112,744							3	112,744
18.2 By payment on compromised claims										
18.3 Totals paid	3	112,744	0	0	0	0	0	0	3	112,744
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	112,744	0	0	0	0	0	0	3	112,744
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	691	206,128,265	0 (a)	0	No. of Policies	0	0	0	691	206,128,265
21. Issued during year	4	800,002							4	800,002
22. Other changes to in force (Net)	(73)	(30,232,791)							(73)	(30,232,791)
23. In force December 31 of current year	622	176,695,476	0 (a)	0	0	0	0	0	622	176,695,476

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,286,751	0	0	0	4,286,751
2. Annuity considerations	5,080,735	0	0	0	5,080,735
3. Deposit-type contract funds	447,082	XXX	0	XXX	447,082
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	9,814,568	0	0	0	9,814,568
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,501,049	0	0	0	2,501,049
10. Matured endowments	67,121	0	0	0	67,121
11. Annuity benefits	2,883,335	0	0	0	2,883,335
12. Surrender values and withdrawals for life contracts	9,352,893	0	0	0	9,352,893
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	322,947	0	0	0	322,947
15. Totals	15,127,345	0	0	0	15,127,345
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	107,140	0	0	0	0	0	0	3	107,140
17. Incurred during current year	54	2,560,237							54	2,560,237
Settled during current year:										
18.1 By payment in full	56	2,568,170							56	2,568,170
18.2 By payment on compromised claims										
18.3 Totals paid	56	2,568,170	0	0	0	0	0	0	56	2,568,170
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	56	2,568,170	0	0	0	0	0	0	56	2,568,170
19. Unpaid Dec. 31, current year (16+17-18.6)	1	99,207	0	0	0	0	0	0	1	99,207
POLICY EXHIBIT										
20. In force December 31, prior year	4,928	340,490,138	0 (a)	0	No. of Policies	0	0	0	4,928	340,490,138
21. Issued during year	466	34,026,489							466	34,026,489
22. Other changes to in force (Net)	(551)	(45,839,400)							(551)	(45,839,400)
23. In force December 31 of current year	4,843	328,677,227	0 (a)	0	0	0	0	0	4,843	328,677,227

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
 insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,528,784	0	0	0	1,528,784
2. Annuity considerations	20,343,322	0	0	0	20,343,322
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	21,872,106	0	0	0	21,872,106
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	527,824	0	0	0	527,824
10. Matured endowments	996	0	0	0	996
11. Annuity benefits	10,607,606	0	0	0	10,607,606
12. Surrender values and withdrawals for life contracts	19,302,100	0	0	0	19,302,100
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	401,575	0	0	0	401,575
15. Totals	30,840,101	0	0	0	30,840,101
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	.1	100,000	0	0	0	0	0	0	.1	100,000
17. Incurred during current year	9	428,820							9	428,820
Settled during current year:										
18.1 By payment in full	10	528,820							10	528,820
18.2 By payment on compromised claims										
18.3 Totals paid	10	528,820	0	0	0	0	0	0	10	528,820
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	528,820	0	0	0	0	0	0	10	528,820
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	1,974	242,709,656	0 (a)	0	No. of Policies	0	0	0	1,974	242,709,656
21. Issued during year	200	19,317,328							200	19,317,328
22. Other changes to in force (Net)	(201)	(31,255,310)							(201)	(31,255,310)
23. In force December 31 of current year	1,973	230,771,674	0 (a)	0	0	0	0	0	1,973	230,771,674

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is overlaid on the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
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					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,790	0	0	0	5,790
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	5,790	0	0	0	5,790
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	5,419	0	0	0	5,419
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	5,419	0	0	0	5,419
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	2	313,876	0 (a)	0	0	0	0	0	2	313,876
21. Issued during year										
22. Other changes to in force (Net)	0	652							0	652
23. In force December 31 of current year	2	314,528	0 (a)	0	0	0	0	0	2	314,528

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Direct Premiums and Annuity Considerations, Direct Dividends to Policyholders, and Direct Claims and Benefits Paid.

Table with 10 columns: 1 No., 2 Amount, 3 No. of Ind. Pols. & Gr. Certifs., 4 Amount, 5 No. of Certifs., 6 Amount, 7 No., 8 Amount, 9 No., 10 Amount. Rows include Direct Death Benefits and Matured Endowments Incurred and Policy Exhibit.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies (b) and various sub-categories. A large 'NONE' watermark is overlaid on the table.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	303	0	0	0	303
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	303	0	0	0	303
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
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					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	4	431,010	0 (a)	0	0	0	0	0	4	431,010
21. Issued during year										
22. Other changes to in force (Net)	0	(150)							0	(150)
23. In force December 31 of current year	4	430,860	0 (a)	0	0	0	0	0	4	430,860

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

Table with 5 columns: DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS, 1 Ordinary, 2 Credit Life (Group and Individual), 3 Group, 4 Industrial, 5 Total. Rows include Life insurance, Annuity considerations, and Grand Totals.

Table with 10 columns: DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED, Ordinary (1, 2), Credit Life (3, 4), Group (5, 6), Industrial (7, 8), Total (9, 10). Rows include Unpaid December 31, Incurred during current year, and POLICY EXHIBIT.

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

ACCIDENT AND HEALTH INSURANCE

Table with 5 columns: 1 Direct Premiums, 2 Direct Premiums Earned, 3 Dividends Paid Or Credited On Direct Business, 4 Direct Losses Paid, 5 Direct Losses Incurred. Rows include Group Policies, Medicare Title XVIII, and Totals.

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
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 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
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					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons insured under indemnity only products _____



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	65,099	0	0	0	65,099
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	65,099	0	0	0	65,099
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	23,475	0	0	0	23,475
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	0	0	0
12. Surrender values and withdrawals for life contracts	0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	0	0	0	0	0
15. Totals	23,475	0	0	0	23,475
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT										
20. In force December 31, prior year	152	26,618,983	0 (a)	0	0	0	0	0	152	26,618,983
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	(29)	(7,220,023)	0	0	0	0	0	0	(29)	(7,220,023)
23. In force December 31 of current year	123	19,398,960	0 (a)	0	0	0	0	0	123	19,398,960

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2012

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 92622

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	211,114,182	0	0	0	211,114,182
2. Annuity considerations	540,685,462	0	0	0	540,685,462
3. Deposit-type contract funds	1,593,526,220	XXX	0	XXX	1,593,526,220
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	2,345,325,864	0	0	0	2,345,325,864
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	0	0	0	0	0
6.2 Applied to pay renewal premiums	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	0	0
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	100,648,228	0	0	0	100,648,228
10. Matured endowments	1,776,433	0	0	0	1,776,433
11. Annuity benefits	257,864,751	0	0	0	257,864,751
12. Surrender values and withdrawals for life contracts	549,383,184	0	0	0	549,383,184
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	19,069,004	0	0	0	19,069,004
15. Totals	928,741,600	0	0	0	928,741,600
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	170	7,651,454	0	0	0	0	0	0	170	7,651,454
17. Incurred during current year	2,920	104,407,702	0	0	0	0	0	0	2,920	104,407,702
Settled during current year:										
18.1 By payment in full	2,861	102,157,925	0	0	0	0	0	0	2,861	102,157,925
18.2 By payment on compromised claims	4	243,261	0	0	0	0	0	0	4	243,261
18.3 Totals paid	2,865	102,401,186	0	0	0	0	0	0	2,865	102,401,186
18.4 Reduction by compromise	4	9,235	0	0	0	0	0	0	4	9,235
18.5 Amount rejected	23	743,955	0	0	0	0	0	0	23	743,955
18.6 Total settlements	2,892	103,154,376	0	0	0	0	0	0	2,892	103,154,376
19. Unpaid Dec. 31, current year (16+17-18.6)	198	8,904,780	0	0	0	0	0	0	198	8,904,780
POLICY EXHIBIT										
20. In force December 31, prior year	288,447	26,024,518,922	0 (a)	0	No. of Policies	0	0	0	288,447	26,024,518,922
21. Issued during year	20,945	1,732,936,416	0	0	0	0	0	0	20,945	1,732,936,416
22. Other changes to in force (Net)	(27,727)	(2,743,950,187)	0	0	0	0	0	0	(27,727)	(2,743,950,187)
23. In force December 31 of current year	281,665	25,013,505,151	0 (a)	0	0	0	0	0	281,665	25,013,505,151

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	13,069,859
2. Current year's realized pre-tax capital gains/(losses) of \$20,808,412 transferred into the reserve net of taxes of \$7,282,944	13,525,468
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)	26,595,327
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	7,286,312
6. Reserve as of December 31, current year (Line 4 minus Line 5)	19,309,015

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 Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2012	4,761,024	2,525,288	0	7,286,312
2. 2013	3,223,973	4,758,689	0	7,982,662
3. 2014	2,186,845	3,383,551	0	5,570,396
4. 2015	1,151,038	2,483,758	0	3,634,796
5. 2016	587,288	1,556,841	0	2,144,129
6. 2017	541,611	592,339	0	1,133,950
7. 2018	589,279	68,785	0	658,064
8. 2019	499,939	34,287	0	534,226
9. 2020	371,384	1,659	0	373,043
10. 2021	256,817	(35,516)	0	221,301
11. 2022	183,957	(72,917)	0	111,040
12. 2023	137,896	(93,339)	0	44,557
13. 2024	57,164	(91,446)	0	(34,282)
14. 2025	(27,351)	(89,382)	0	(116,733)
15. 2026	(88,420)	(91,229)	0	(179,649)
16. 2027	(143,402)	(86,275)	0	(229,677)
17. 2028	(185,268)	(89,221)	0	(274,489)
18. 2029	(176,990)	(88,904)	0	(265,894)
19. 2030	(154,082)	(92,604)	0	(246,686)
20. 2031	(146,293)	(92,288)	0	(238,581)
21. 2032	(149,847)	(95,644)	0	(245,491)
22. 2033	(136,270)	(98,456)	0	(234,726)
23. 2034	(103,508)	(102,645)	0	(206,153)
24. 2035	(72,741)	(106,835)	0	(179,576)
25. 2036	(44,585)	(115,214)	0	(159,799)
26. 2037	(19,057)	(119,404)	0	(138,461)
27. 2038	(5,917)	(111,024)	0	(116,941)
28. 2039	(9,484)	(87,982)	0	(97,466)
29. 2040	(11,457)	(64,939)	0	(76,396)
30. 2041	(3,680)	(41,896)	0	(45,576)
31. 2042 and Later		(12,569)	0	(12,569)
32. Total (Lines 1 to 31)	13,069,863	13,525,468	0	26,595,331

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	45,082,131	25,543,175	70,625,306	12,335,906	8,911,093	21,246,999	91,872,305
2. Realized capital gains/(losses) net of taxes - General Account	(8,621,043)		(8,621,043)	1,387,627	216,271	1,603,898	(7,017,145)
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	1,646,713		1,646,713	18,227,156	5,186,998	23,414,154	25,060,867
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	30,393,973	5,129,613	35,523,587	0	1,840,110	1,840,110	37,363,697
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	68,501,774	30,672,788	99,174,563	31,950,689	16,154,472	48,105,161	147,279,724
9. Maximum reserve	127,087,207	15,633,726	142,720,933	19,425,747	9,069,388	28,495,135	171,216,067
10. Reserve objective	88,253,781	9,861,765	98,115,546	19,296,418	7,141,484	26,437,902	124,553,448
11. 20% of (Line 10 - Line 8)	3,950,401	(4,162,205)	(211,803)	(2,530,854)	(1,802,598)	(4,333,452)	(4,545,255)
12. Balance before transfers (Lines 8 + 11)	72,452,176	26,510,584	98,962,759	29,419,835	14,351,874	43,771,709	142,734,468
13. Transfers	10,876,857	(10,876,857)	0	(9,994,088)	9,994,088	0	XXX
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero			0		(15,276,574)	(15,276,574)	(15,276,574)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	83,329,033	15,633,727	98,962,759	19,425,747	9,069,388	28,495,135	127,457,894

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	314,217,558	XXX	XXX	314,217,558	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	6,262,704,404	XXX	XXX	6,262,704,404	0.0004	2,505,082	0.0023	14,404,220	0.0030	18,788,113
3.	2	High Quality	2,404,288,137	XXX	XXX	2,404,288,137	0.0019	4,568,147	0.0058	13,944,871	0.0090	21,638,593
4.	3	Medium Quality	484,056,362	XXX	XXX	484,056,362	0.0093	4,501,724	0.0230	11,133,296	0.0340	16,457,916
5.	4	Low Quality	626,450,184	XXX	XXX	626,450,184	0.0213	13,343,389	0.0530	33,201,860	0.0750	46,983,764
6.	5	Lower Quality	123,113,586	XXX	XXX	123,113,586	0.0432	5,318,507	0.1100	13,542,494	0.1700	20,929,310
7.	6	In or Near Default	6,208,871	XXX	XXX	6,208,871	0.0000	0	0.2000	1,241,774	0.2000	1,241,774
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Bonds (Sum of Lines 1 through 8)	10,221,039,102	XXX	XXX	10,221,039,102	XXX	30,236,849	XXX	87,468,516	XXX	126,039,470
PREFERRED STOCK												
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	2,121,638	XXX	XXX	2,121,638	0.0093	19,731	0.0230	48,798	0.0340	72,136
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)	2,121,638	XXX	XXX	2,121,638	XXX	19,731	XXX	48,798	XXX	72,136
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	137,223,345	XXX	XXX	137,223,345	0.0004	54,889	0.0023	315,614	0.0030	411,670
20.	2	High Quality	252,360	XXX	XXX	252,360	0.0019	479	0.0058	1,464	0.0090	2,271
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 through 24)	137,475,705	XXX	XXX	137,475,705	XXX	55,369	XXX	317,077	XXX	413,941

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	4,020,446	XXX	XXX	4,020,446	0.0004	1,608	0.0023	9,247	0.0030	12,061
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	4,020,446	XXX	XXX	4,020,446	XXX	1,608	XXX	9,247	XXX	12,061
34.		Total (Lines 9 + 17 + 25 + 33)	10,364,656,891	XXX	XXX	10,364,656,891	XXX	30,313,557	XXX	87,843,638	XXX	126,537,609
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages			XXX	0	0.0063 (a)	0	0.0120 (a)	0	0.0190 (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	767,520,339		XXX	767,520,339	0.0063 (a)	4,835,378	0.0120 (a)	9,210,244	0.0190 (a)	14,582,886
40.		In Good Standing With Restructured Terms	16,419,369		XXX	16,419,369	0.0179 (b)	294,235	0.0397 (b)	651,521	0.0640 (b)	1,050,840
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)	783,939,708	0	XXX	783,939,708	XXX	5,129,613	XXX	9,861,765	XXX	15,633,726
52.		Schedule DA Mortgages			XXX	0	(c)	0	(c)	0	(c)	0
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)	783,939,708	0	XXX	783,939,708	XXX	5,129,613	XXX	9,861,765	XXX	15,633,726

(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	118,839,897	XXX	XXX	118,839,897	0.0000	0	0.1595 (d)	18,954,964	0.1595 (d)	18,954,964
2.		Unaffiliated - Private		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3.		Federal Home Loan Bank	43,109,500	XXX	XXX	43,109,500	0.0000	0	0.0050	215,548	0.0080	344,876
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		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/Near Default				0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1595 (d)	0	0.1595 (d)	0
13.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1600	0	0.1600	0
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)	968,515	XXX	XXX	968,515	0.0000	0	0.1300	125,907	0.1300	125,907
17.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
18.		Total Common Stock (Sum of Lines 1 through 17)	162,917,912	0	0	162,917,912	XXX	0	XXX	19,296,418	XXX	19,425,747
REAL ESTATE												
19.		Home Office Property (General Account only)				0	0.0000	0	0.0750	0	0.0750	0
20.		Investment Properties				0	0.0000	0	0.0750	0	0.0750	0
21.		Properties Acquired in Satisfaction of Debt	24,356,091			24,356,091	0.0000	0	0.1100	2,679,170	0.1100	2,679,170
22.		Total Real Estate (Sum of Lines 19 through 21)	24,356,091	0	0	24,356,091	XXX	0	XXX	2,679,170	XXX	2,679,170
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
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	72,088,593	XXX	XXX	72,088,593	0.0213	1,535,487	0.0530	3,820,695	0.0750	5,406,644
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)	72,088,593	XXX	XXX	72,088,593	XXX	1,535,487	XXX	3,820,695	XXX	5,406,644

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	13,639,209	XXX	XXX	13,639,209	0.0004	5,456	0.0023	31,370	0.0030	40,918
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)	13,639,209	XXX	XXX	13,639,209	XXX	5,456	XXX	31,370	XXX	40,918
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing:												
39.		Farm Mortgages			XXX	0	0.0063 (a)	0	0.0120 (a)	0	0.0190 (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	14,536,236		XXX	14,536,236	0.0063 (a)	91,578	0.0120 (a)	174,435	0.0190 (a)	276,188
44.		In Good Standing With Restructured Terms			XXX	0	0.0179 (b)	0	0.0397 (b)	0	0.0640 (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)	14,536,236	0	XXX	14,536,236	XXX	91,578	XXX	174,435	XXX	276,188

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	0.1595 (d)	0	0.1595 (d)	0
57.		Unaffiliated Private	246,766	XXX	XXX	246,766	0.0000	0	0.1600	39,483	0.1600	39,483
58.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
59.		Affiliated Certain Other (See SVO Purposes & 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)	246,766	XXX	XXX	246,766	XXX	0	XXX	39,483	XXX	39,483
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	12,308			12,308	0.0000	0	0.0750	923	0.0750	923
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)	12,308	0	0	12,308	XXX	0	XXX	923	XXX	923
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
66.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	0
67.		Non-guaranteed Federal Low Income Housing Tax Credit	32,950,627			32,950,627	0.0063	207,589	0.0120	395,408	0.0190	626,062
68.		State Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
69.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
70.		Total LIHTC	32,950,627	0	0	32,950,627	XXX	207,589	XXX	395,408	XXX	626,062
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 - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73)	133,473,739	0	0	133,473,739	XXX	1,840,110	XXX	4,462,314	XXX	6,390,218

(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 the same factors and breakdowns used for directly owned real estate.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve
913017F*5	R	.913017-BH-1	United Technologies	1FE	9,802,649	3,921	22,546	29,408
913017F*5	CN	.20047E-AE-2	COMM 2006-C8 A4	1FM	9,901,848	0	0	0
742718G*4	R	.742718-DA-4	Procter&Gamble	1FE	25,853,121	10,341	59,462	77,559
742718G*4	CN	.3137A7-JU-5	FHMS K701 A2	1FE	25,170,320	0	0	0
166751C*6	R	.166751-AJ-6	Chevron Corporation	1FE	10,535,194	4,214	24,231	31,606
166751C*6	CN	.31398J-ZS-5	FHR K004 A2	1FE	10,218,176	0	0	0
911308C#1	R	.911308-AB-0	United Parcel	1FE	15,610,817	6,244	35,905	46,832
911308C#1	CN	.31398W-D3-5	FHR K005 A2	1FE	15,175,201	0	0	0
911308C#9	R	.911308-AB-0	United Parcel	1FE	25,911,779	10,366	59,597	77,735
911308C#9	CN	.3137AB-FV-8	FHLMC SERI CL	1FE	25,185,756	0	0	0
88579YB*1	R	.607059-AT-9	Exxon	1FE	5,285,561	2,114	12,157	15,857
88579YB*1	CN	.36249K-AC-4	GSMS 2010-C1 A2	1FM	5,120,847	0	0	0
88579YB*1	R	.607059-AT-9	Exxon	1FE	4,243,617	1,697	9,760	12,731
88579YB*1	CN	.396789-JU-4	GCCFC 2005-GG3 A4	1FM	4,111,845	0	0	0
88579YB*1	R	.607059-AT-9	Exxon	1FE	11,442,694	4,577	26,318	34,328
88579YB*1	CN	.46635G-AC-4	JPMCC 2010-C2 A2	1FM	11,080,322	0	0	0
244199C*4	R	.244199-BB-0	Deere & Co	1FE	5,258,189	2,103	12,094	15,775
244199C*4	CN	.36249K-AC-4	GSMS 2010 C1 A2	1FM	5,120,847	0	0	0
244199C*4	R	.244199-BB-0	Deere & Co	1FE	17,080,873	6,832	39,286	51,243
244199C*4	CN	.20046F-AW-0	COMM 2001 J2A C	1FM	16,668,847	0	0	0
501044 H#1	R	.501044-CH-2	Kroger Company	2FE	10,195,250	19,371	59,132	91,757
501044 H#1	CN	.233050-AB-9	DBUBS 2011-LC1A A2	1FM	10,073,559	0	0	0
30231GA*3	R	.604059-AE-5	3M	1FE	8,090,372	3,236	18,608	24,271
30231GA*3	CN	.12622D-AB-0	COMM 2010-C1 A2	1FM	7,870,478	0	0	0
30231GA*3	R	.604059-AE-5	3M	1FE	12,464,585	4,986	28,669	37,394
30231GA*3	CN	.46635G-AC-4	JPMCC 2010-C2 A2	1FM	12,087,624	0	0	0
30231GA*3	R	.604059-AE-5	3M	1FE	1,034,022	414	2,378	3,102
30231GA*3	CN	.12622D-AB-0	COMM 2010-C1 A2	1FM	1,002,609	0	0	0
0199999. Subtotal Default Component - Other Than Mortgage					321,597,002	80,416	410,143	549,598
0599999 - Total					321,597,002	80,416	410,143	549,598

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

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	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
W-45510895	1058821	AZ	2012	21,880	11,585	0	Misrepresentation
W-80420105	1097367	CA	2012	25,000	1,043	0	No Contract
W-80446425	7578897	FL	2012	25,000	587	0	No Contract
W-80483908	7578896	FL	2012	9,202	6,466	0	No Contract
W-48454545	1025854	IL	2012	45,000	590	0	No Contract
W-80434909	1108203	IL	2012	25,000	598	0	No Contract
W-48452940	1121566	IN	2012	25,000	1,126	0	No Contract
W-80498834	7680448	KY	2012	9,460	7,500	0	No Contract
W-389657	7734491	LA	2012	51,799	44,798	0	Misrepresentation
W-32372449	1137858	LA	2012	45,293	35,000	0	No Contract
W-48460643	1045244	LA	2012	25,000	389	0	No Contract
W-48467299	7577273	MD	2012	25,000	1,014	0	No Contract
W-80413066	1024422	MD	2012	25,000	345	0	No Contract
W-80477825	1150078	NC	2012	25,000	1,657	0	No Contract
W-5573	71283398	OH	2012	110,000	111,079	0	Misrepresentation
W-45868175	1172949	OH	2012	25,000	265	0	No Contract
W-80312167	7643443	OH	2012	60,000	1,580	0	No Contract
W-80457311	7620076	OH	2012	25,000	37	0	No Contract
W-80469389	7715705	OH	2012	25,000	2,100	0	No Contract
W-80514198	1125002	OH	2012	25,000	581	0	No Contract
W-225602	1141102	PA	2012	59,582	66,564	0	Misrepresentation
W-48502644	1084745	PA	2012	30,000	1,977	0	No Contract
W-80486984	1103872	PA	2012	75,000	7,809	0	No Contract
W-80497525	1119858	PA	2012	25,000	751	0	No Contract
W-80436606	7689156	TN	2012	100,000	1,449	0	No Contract
W-80573125	1160586	TN	2012	25,000	87	0	No Contract
W-80359917	7636762	TX	2012	25,000	1,571	0	No Contract
0199999. Death Claims - Ordinary				992,216	308,548	0	XXX
0599999. Death Claims - Disposed Of				992,216	308,548	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of							XXX
1599999. Disability Benefits Claims - Disposed Of							XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				992,216	308,548	0	XXX
W-80117956	6023605	KY	2008	25,000	0	25,000	Unsound Health and Misrepresentation
W-515132	0	LA	2010	25,000	0	25,000	Unsound Health and Misrepresentation
W-80348184	7052429	MN	2010	100,000	0	100,000	Unsound Health and Misrepresentation
W-80262059	6492631	NC	2009	25,000	0	25,000	Unsound Health and Misrepresentation
2799999. Death Claims - Ordinary				175,000	0	175,000	XXX
3199999. Death Claims - Resisted				175,000	0	175,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year				175,000	0	175,000	XXX
5399999 - Totals				1,167,216	308,548	175,000	XXX

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

Schedule H - Part 3 - Prior Year's Claim Reserves and Liabilities

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

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
NONE											
0999999 - Totals											

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - Affiliates					0	0
80659	38-0397420	11/15/1999	US BUSINESS OF CANADA LIFE ASSUR CO	MI	45,000	137,138
82627	06-0839705	08/01/2003	SWISS RE LIFE & HLTH AMER INC	CT	484,850	1,009,486
93572	43-1235868	04/01/2000	RGA REINS CO	MO	73,421	147,799
88340	59-2859797	12/01/1999	HANNOVER LIFE REASSUR CO OF AMER	FL		5,503
86258	13-2572994	08/01/1997	GENERAL RE LIFE CORP	CT	49,617	5,806
62308	06-0303370	05/01/1982	CONNECTICUT GEN LIFE INS CO	CT		6,219
66346	58-0828824	01/01/1986	MUNICH AMER REASSUR CO	GA		2,724
0499999. Life and Annuity - U.S. Non-Affiliates					652,888	1,314,675
00000	AA-1580095	08/01/2008	THE TOA REINS CO LTD	JPN		90,897
0599999. Life and Annuity - Non-U.S. Non-Affiliates					0	90,897
0699999. Total Life and Annuity - Non-Affiliates					652,888	1,405,572
0799999. Total Life and Annuity					652,888	1,405,572
1099999. Total Accident and Health - Affiliates					0	0
1399999. Total Accident and Health - Non-Affiliates					0	0
1499999. Total Accident and Health					0	0
1599999. Total U.S. (Sum of 0199999, 0499999, 0899999 and 1199999)					652,888	1,314,675
1699999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999 and 1299999)					0	90,897
1799999 Totals - Life, Annuity and Accident and Health					652,888	1,405,572

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

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			
0399999. Total General Account - Authorized Affiliates							0	0	0	0	0	0	0	
80659	38-0397420	08/01/2008	US BUSINESS OF CANADA LIFE ASSUR CO	MI.	YRT/I	1,518,321,427	988,438	806,903	1,063,688					
62308	06-0303370	01/01/1998	CONNECTICUT GEN LIFE INS CO	CT.	OTH/I		53,126	76,424	3,173					
62308	06-0303370	05/01/1982	CONNECTICUT GEN LIFE INS CO	CT.	YRT/I	9,280,786	77,283	73,632	113,887					
86258	13-2572994	08/01/1997	GENERAL RE LIFE CORP	CT.	YRT/I	12,382,112	121,747	127,365	147,633					
88340	59-2859797	12/01/1999	HANNOVER LIFE REASSUR CO OF AMER	FL.	YRT/I	31,405,172	115,390	121,066	136,888					
66346	58-0828824	01/01/1986	MUNICH AMER REASSUR CO	GA.	YRT/I	7,798,387	57,120	58,538	99,599					
93572	43-1235868	01/01/1982	RGA REINS CO	MO.	YRT/I	1,080,525,607	1,683,804	1,576,133	2,156,442					
82627	06-0839705	09/30/2005	SWISS RE LIFE & HLTH AMER INC	CT.	YRT/I	4,049,760,083	11,298,290	11,795,773	7,197,145					
0499999. General Account - Authorized U.S. Non-Affiliates							6,709,473,574	14,395,198	14,635,834	10,918,455	0	0	0	0
0699999. Total General Account - Authorized Non-Affiliates							6,709,473,574	14,395,198	14,635,834	10,918,455	0	0	0	0
0799999. Total General Account Authorized							6,709,473,574	14,395,198	14,635,834	10,918,455	0	0	0	0
1099999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
00000	AA-1580095	08/01/2008	THE TOA REINS CO LTD	JPN	YRT/I	784,590,426	490,620	387,674	527,642					
00000		10/01/2012	RGA REINSURANCE CO BARBADOS LTD	BRB	OTH/I									
1299999. General Account - Unauthorized Non-U.S. Non-Affiliates							784,590,426	490,620	387,674	527,642	0	0	0	0
1399999. Total General Account - Unauthorized Non-Affiliates							784,590,426	490,620	387,674	527,642	0	0	0	0
1499999. Total General Account Unauthorized							784,590,426	490,620	387,674	527,642	0	0	0	0
1799999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
2099999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
2199999. Total General Account Certified							0	0	0	0	0	0	0	0
2299999. Total General Account Authorized, Unauthorized and Certified							7,494,064,000	14,885,818	15,023,508	11,446,097	0	0	0	0
2599999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
2899999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
2999999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
3299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
3599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
3699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
3999999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
4299999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
4399999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
4499999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0	0
4599999. Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1599999, 1899999, 2399999, 2699999, 3099999, 3399999, 3799999 and 4099999)							6,709,473,574	14,395,198	14,635,834	10,918,455	0	0	0	0
4699999. Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1699999, 1999999, 2499999, 2799999, 3199999, 3499999, 3899999 and 4199999)							784,590,426	490,620	387,674	527,642	0	0	0	0
4799999 - Totals							7,494,064,000	14,885,818	15,023,508	11,446,097	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

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												
4799999 - Totals												

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

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	10 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					
0399999			Total General Account - Life and Annuity Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
00000	AA-1580095	08/01/2008	THE TOA REINS CO LTD	490,620	22,500		513,120	545,000	122004162	1	The Bank of Tokyo-Mitsubishi UFJ					513,120
0599999			General Account - Life and Annuity Non-U.S. Non-Affiliates	490,620	22,500	0	513,120	545,000	XXX	XXX	XXX	0	0	0	0	513,120
0699999			Total General Account - Life and Annuity Non-Affiliates	490,620	22,500	0	513,120	545,000	XXX	XXX	XXX	0	0	0	0	513,120
0799999			Total General Account Life and Annuity	490,620	22,500	0	513,120	545,000	XXX	XXX	XXX	0	0	0	0	513,120
1099999			Total General Account - Accident and Health Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1399999			Total General Account - Accident and Health Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1499999			Total General Account Accident and Health	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
1599999			Total General Account	490,620	22,500	0	513,120	545,000	XXX	XXX	XXX	0	0	0	0	513,120
1899999			Total Separate Accounts - Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2199999			Total Separate Accounts - Non-Affiliates	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2299999			Total Separate Accounts	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2399999			Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999 and 1999999)	0	0	0	0	0	XXX	XXX	XXX	0	0	0	0	0
2499999			Total Non-U.S. (Sum of 0299999, 0599999, 0999999, 1299999, 1799999 and 2099999)	490,620	22,500	0	513,120	545,000	XXX	XXX	XXX	0	0	0	0	513,120
2599999			Total	490,620	22,500	0	513,120	545,000	XXX	XXX	XXX	0	0	0	0	513,120

(a)

Code	American Bankers Association (ABA) Routing Number	Bank Name

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2012	2 2011	3 2010	4 2009	5 2008
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	11,446	11,182	10,867	9,598	82,144
2. Commissions and reinsurance expense allowances	0	0	0	0	20,389
3. Contract claims	10,309	8,268	9,457	7,513	67,981
4. Surrender benefits and withdrawals for life contracts		0	0	0	32,345
5. Dividends to policyholders		0	0	0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	(831,834)
7. Increase in aggregate reserve for life and accident and health contracts	(138)	733	(180)	762	3,303
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	1,061	1,042	1,024	624	510
9. Aggregate reserves for life and accident and health contracts	14,886	15,024	14,290	14,470	13,708
10. Liability for deposit-type contracts		0	0	0	0
11. Contract claims unpaid	1,406	1,116	1,527	1,197	1,528
12. Amounts recoverable on reinsurance	653	890	2,511	749	970
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends (not included in Line 10)		0	0	0	0
15. Commissions and reinsurance expense allowances due		0	0	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers		XXX	XXX	XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	545	415	320	200	58
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	11,533,194,421		11,533,194,421
2. Reinsurance (Line 16)	634,762,557	(634,762,557)	0
3. Premiums and considerations (Line 15)	20,898,274	1,060,546	21,958,820
4. Net credit for ceded reinsurance	XXX	649,993,402	649,993,402
5. All other admitted assets (balance)	159,796,201		159,796,201
6. Total assets excluding Separate Accounts (Line 26)	12,348,651,453	16,291,391	12,364,942,844
7. Separate Account assets (Line 27)	39,231,640		39,231,640
8. Total assets (Line 28)	12,387,883,093	16,291,391	12,404,174,484
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	9,845,765,533	14,885,819	9,860,651,352
10. Liability for deposit-type contracts (Line 3)	1,038,343,322		1,038,343,322
11. Claim reserves (Line 4)	19,626,862	1,405,572	21,032,434
12. Policyholder dividends/reserves (Lines 5 through 7)	0		0
13. Premium & annuity considerations received in advance (Line 8)	372,996		372,996
14. Other contract liabilities (Line 9)	20,650,811		20,650,811
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0		0
19. All other liabilities (balance)	398,167,309		398,167,309
20. Total liabilities excluding Separate Accounts (Line 26)	11,322,926,833	16,291,391	11,339,218,224
21. Separate Account liabilities (Line 27)	39,231,640		39,231,640
22. Total liabilities (Line 28)	11,362,158,473	16,291,391	11,378,449,864
23. Capital & surplus (Line 38)	1,025,724,620	XXX	1,025,724,620
24. Total liabilities, capital & surplus (Line 39)	12,387,883,093	16,291,391	12,404,174,484
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	14,885,819		
26. Claim reserves	1,405,572		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	0		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	634,762,557		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	634,762,557		
34. Premiums and considerations	1,060,546		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	1,060,546		
41. Total net credit for ceded reinsurance	649,993,402		

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			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)	
States, Etc.							
1. Alabama	AL	1,071,500	7,521,775			.0	8,593,275
2. Alaska	AK	35,611	637			.0	36,248
3. Arizona	AZ	1,131,019	6,179,356			.0	7,310,375
4. Arkansas	AR	611,217	13,203,878			.0	13,815,095
5. California	CA	6,111,504	18,808,878			363,824	25,284,206
6. Colorado	CO	761,865	4,008,149			.0	4,770,014
7. Connecticut	CT	825,126	3,993,406			.0	4,818,532
8. Delaware	DE	411,066	377			.0	411,443
9. District of Columbia	DC	130,647	153,482			.0	284,129
10. Florida	FL	13,820,639	22,979,306			.0	36,799,945
11. Georgia	GA	1,732,185	6,107,669			278,905	8,118,759
12. Hawaii	HI	1,015,094	18,247,274			.0	19,262,368
13. Idaho	ID	44,099	488,901			.0	533,000
14. Illinois	IL	13,461,035	54,742,704			355,000	68,558,739
15. Indiana	IN	18,637,917	25,961,855			442,673	45,042,445
16. Iowa	IA	438,795	7,760,704			.0	8,199,499
17. Kansas	KS	752,679	3,995,757			.0	4,748,436
18. Kentucky	KY	8,482,502	7,875,705			282,049	16,640,256
19. Louisiana	LA	7,716,496	39,681,825			.0	47,398,321
20. Maine	ME	17,110	1,200			.0	18,310
21. Maryland	MD	2,555,438	5,129,446			42,051	7,726,935
22. Massachusetts	MA	99,204	528,902			.0	628,106
23. Michigan	MI	10,627,870	37,267,558			83,636	47,979,064
24. Minnesota	MN	1,830,627	2,602,776			.0	4,433,403
25. Mississippi	MS	3,584,578	29,933,089			.0	33,517,667
26. Missouri	MO	3,996,577	27,635,148			.0	31,631,725
27. Montana	MT	34,365	286,716			.0	321,081
28. Nebraska	NE	80,008	1,841,433			.0	1,921,441
29. Nevada	NV	220,272	1,168			.0	221,440
30. New Hampshire	NH	14,957	275			.0	15,232
31. New Jersey	NJ	980,650	2,804,814			.0	3,785,464
32. New Mexico	NM	673,527	3,932,183			.0	4,605,710
33. New York	NY	131,708	78,290			.0	209,998
34. North Carolina	NC	15,809,842	20,091,327			215,198	36,116,367
35. North Dakota	ND	18,930	213,042			.0	231,972
36. Ohio	OH	59,524,368	43,639,527			1,590,693,096	1,693,856,991
37. Oklahoma	OK	894,542	16,779,087			.0	17,673,629
38. Oregon	OR	136,092	1,321,255			.0	1,457,347
39. Pennsylvania	PA	15,312,653	21,211,738			265,643	36,790,034
40. Rhode Island	RI	30,580	480			.0	31,060
41. South Carolina	SC	2,050,495	11,055,068			.0	13,105,563
42. South Dakota	SD	62,755	410,699			.0	473,454
43. Tennessee	TN	2,259,737	2,646,099			.0	4,905,836
44. Texas	TX	4,513,853	33,323,072			57,063	37,893,988
45. Utah	UT	100,653	61,586			.0	162,239
46. Vermont	VT	7,471	32,862			.0	40,333
47. Virginia	VA	2,049,351	10,067,239			.0	12,116,590
48. Washington	WA	366,080	349,236			.0	715,316
49. West Virginia	WV	4,286,751	5,080,735			447,082	9,814,568
50. Wisconsin	WI	1,528,784	20,343,322			.0	21,872,106
51. Wyoming	WY	45,505	304,452			.0	349,957
52. American Samoa	AS	.0	.0			.0	.0
53. Guam	GU	5,790	.0			.0	5,790
54. Puerto Rico	PR	6,661	.0			.0	6,661
55. U.S. Virgin Islands	VI	303	.0			.0	303
56. Northern Mariana Islands	MP	.0	.0			.0	.0
57. Canada	CAN	.0	.0			.0	.0
58. Aggregate Other Alien	OT	65,099	.0			.0	65,099
59. Total		211,114,182	540,685,462	0	0	1,593,526,220	2,345,325,864

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

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)	*
.0836	Western-Southern Group	.00000	31-1732405				Western-Southern Mutual Holding Company	.OH	UIP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1732404				Western & Southern Financial Group, Inc	.OH	UIP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.65242	35-0457540				Lafayette Life Insurance Company	.OH	IA	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	35-2123483				LLIA Inc	.OH	NIA	Lafayette Life Insurance Company	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.70483	31-0487145				The Western and Southern Life Ins Co	.OH	UDP	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	10.140	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	45-0571051				Fort Washington Active Fixed Fund	.OH	NIA	The Western and Southern Life Ins Co	Ownership	78.200	WS Mutual Holding Co	
							Decheng Capital China Life Sciences Fund I							
.0836	Western-Southern Group	.00000	98-1027109					.OH	NIA	The Western and Southern Life Ins Co	Ownership	15.020	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1727947				Fort Washington PE Invest III LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	60.310	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-1073680				Fort Washington PE Invest VI LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	29.940	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest VI LP	Management	2.620	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Captial Fund LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	12.580	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	29.990	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	The Western and Southern Life Ins Co	Ownership	15.250	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	59.710	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	38.510	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	36.140	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	32.800	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	33.500	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Management	2.500	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	24.190	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest VII LP	Management	1.830	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-0360272				WSL Partners LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	68.070	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	61-0998084				WS Lookout JV LLC	.KY	NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1427318				Northeast Cincinnati Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1498142				Dublin Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	72-1388989				Vulcan Hotel LLC	.AL	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	61-1328558				Skyport Hotel LLC	.KY	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1653922				Union Centre Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1732344				Windsor Hotel LLC	.CT	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-1515960				WSA Commons LLC	.GA	NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	34-1998937				Queen City Square LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	61-1454115				Cincinnati New Markets Fund LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	14.660	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	06-1804432				W&S Real Estate Holdings LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	36-4107014				Vinings Trace	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	99.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	52-2096076				Race Street Dev Ltd	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	33-1058916				WSALD NPH LLC	.PA	NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	02-0593144				North Pittsburg Hotel LLC	.PA	NIA	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-2820067				WS CEH LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-0434449				Cleveland East Hotel LLC	.OH	NIA	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1303229				WS Country Place GP LLC	.GA	NIA	W&S Real Estate Holdings LLC	Ownership	90.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	61-1182451				WS Airport Exchange GP LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-5862349				Carmel Hotel LLC	.IN	NIA	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-2681473				Day Hill Road Land LLC	.CT	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	27-3564950				Seventh & Culvert Garage LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-1944856				Shelbourne Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-1554676				Shelbourne Campus Properties LLC	.KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3167828				Prairie Lakes Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

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)	*
0836	Western-Southern Group	00000	26-3108420				Hearthview Praire Lake Apts LLC	IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3526448				Ridgegate Holdings, LLC	CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	80-0246040				Ridgegate Commonwealth Apts LLC	CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3526711				YT Crossing Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3525111				GS Yorktown Apt LP	TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-2348581				Summerbrooke Holdings LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1553878				Galveston Summerbrooke Apts LLC	TX	NIA	Summerbrooke Holdings LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1594103				506 Phelps Hldings, LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-2914674				NP Cranberry Hotel Holdings, LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-2524597				Cranberry NP Hotel Company LLC	PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3507078				Galleria Investor Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3457194				GS Multifamily Galleria LLC	TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-4354663				Siena Investor Holding, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	69.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5350091				Flat Apts. Investor Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5458332				BY Apartment Investor Holding, LLC	MD	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439036				Miler Creek Investor Holdings, LLC	TN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	35-2431972				Canal Senate Apartments LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5458388				2758 South Main SPE, LLC	NC	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439068				Belle Housing Investor Holdings, Inc.	NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439068				Overland Apartments Investor Holdings, LLC	NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1553387				LaFrontera Holdings, LLC	KS	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1705445				LaFrontera Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843577				WSLR Holdings LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	24.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843635				WSLR Cinti LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843645				WSLR Columbus LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843748				WSLR Birmingham	AL	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843962				WSLR Skyport LLC	KY	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843653				WSLR Dallas LLC	TX	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843814				WSLR Union LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843767				WSLR Hartford LLC	CT	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-2330466				Leroy Glen Investment LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-4291356				Sundance Lafrontera Holdings LLC	TX	NIA	The Western and Southern Life Ins Co	Ownership	72.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1317879				Wright Exec Hotel LTD Partners	OH	NIA	The Western and Southern Life Ins Co	Ownership	60.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	34-1826874				IR Mall Associates LTD	FL	NIA	The Western and Southern Life Ins Co	Ownership	49.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	75-2808126				Centreport Partners LP	TX	NIA	The Western and Southern Life Ins Co	Ownership	25.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	NIA	The Western and Southern Life Ins Co	Ownership	41.900	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	IL	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	06-1804434				WS Operating Holdings, LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1779165				Eagle Realty Group, LLC	OH	NIA	W&S Operating Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors	OH	NIA	W&S Operating Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	43-2081325				Insurance Profitment Solutions, LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1338187				OTR Housing Associates LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1335827				OTR Transitional Housing LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	99.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	04-3226492				Boston Cap Corp Tax Credit Fund III	MA	NIA	The Western and Southern Life Ins Co	Ownership	13.340	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1413821				Western-Southern Agency	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-0790233				Westad Inc	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	92622	31-1000236				Western-Southern Life Assurance Co	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2485167				Boston Capital Affordable Housing Morg Fund LLC	MA	DS	Western-Southern Life Assurance Co	Ownership	14.360	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-2678623				Boston Cap Intermediate Term Income Fund	MA	DS	Western-Southern Life Assurance Co	Ownership	33.300	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	DS	Western-Southern Life Assurance Co	Ownership	22.340	WS Mutual Holding Co	

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

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)	*
.0836	Western-Southern Group	.00000	27-1024113				North Braeswood Meritage Holdings LLC	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	03-0464760				Centerline Corporate Partners XXI LP	NY	DS	Western-Southern Life Assurance Co	Ownership	17.320	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-0317564				Centerline Corporate Partners XXV LP	NY	DS	Western-Southern Life Assurance Co	Ownership	11.380	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-0846576				W&S Brokerage Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1328371				IFS Financial Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1334221				W&S Financial Group Distributors Inc	OH	DS	IFS Financial Services, Inc	Ownership	99.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1334223				IFS Agency Services Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	47-6046379				Touchstone Securities, Inc	NE	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1394672				Touchstone Advisors Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	99937	31-1191427				Columbus Life Insurance Co	OH	IA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Columbus Life Insurance Co	Ownership	32.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	Columbus Life Insurance Co	Management	8.020	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	04-3514962				Boston Cap Corp Tax Credit Fund XVI	MA	NIA	Columbus Life Insurance Co	Ownership	37.750	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	23-1691523				Capital Analyst Inc	OH	NIA	Columbus Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.74780	86-0214103				Integrity Life Insurance Co	OH	IA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.75264	16-0958252				National Integrity Life Insurance Co	NY	IA	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.75264	45-4328839				R4 Housing Partners LP	NY	IA	Integrity Life Insurance Co	Ownership	15.150	WS Mutual Holding Co	

NONE

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

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)
	31-1732405	WESTERN-SOUTHERN MUTUAL HOLDING COMPANY	0	0	0	0	0	0		0	0	0
	31-1732404	WESTERN & SOUTHERN FINANCIAL GROUP	15,233,550	0	0	0	6,608,689	0		0	21,842,239	0
65242	35-0457540	LAFAYETTE LIFE INSURANCE COMPANY	(15,233,550)	0	0	0	(15,471,918)	969,452		0	(29,736,016)	1,297,838
	35-2123483	LLIA, INC	0	0	0	0	(8,149)	0		0	(8,149)	0
70483	31-0487145	THE WESTERN AND SOUTHERN LIFE INS CO	0	(29,000,000)	0	0	97,736,886	(969,452)		14,763,883	82,531,317	609,121,400
92622	31-1000236	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY	0	25,000,000	0	0	(61,607,560)	0		0	(36,607,560)	0
99937	31-1191427	COLUMBUS LIFE INSURANCE COMPANY	0	0	0	0	(4,242,706)	0		0	(4,242,706)	(623,312,669)
74780	86-0214103	INTEGRITY LIFE INSURANCE COMPANY	0	0	0	0	(24,755,715)	0		0	(24,755,715)	12,893,431
75264	16-0958252	NATIONAL INTEGRITY LIFE INS COMPANY	0	0	0	0	(25,859,021)	0		0	(25,859,021)	0
	47-6046379	TOUCHSTONE SECURITIES, INC	0	0	0	0	7,303,687	0		0	7,303,687	0
	31-1328371	IFS FINANCIAL SERVICES, INC	0	5,000,000	0	0	8,693,265	0		0	13,693,265	0
	31-0846576	W&S BROKERAGE SERVICES, INC	0	0	0	0	0	0		0	0	0
	23-1691523	CAPITAL ANALYSTS INC	0	0	0	0	909,791	0		0	909,791	0
	31-1394672	TOUCHSTONE ADVISORS, INC	0	0	0	0	0	0		0	0	0
	43-2081325	INSURANCE PROFILLMENT SOLUTIONS, LLC	0	0	0	0	0	0		0	0	0
	31-1018957	EAGLE REALTY GROUP, LLC	0	0	0	0	0	0		0	0	0
	31-1301863	FT. WASHINGTON INVESTMENT ADVISORS	0	0	0	0	10,692,751	0		0	10,692,751	0
	35-2209877	FT. WASHINGTON SAVINGS COMPANY	0	0	0	0	0	0		(14,763,883)	(14,763,883)	0
	06-1804434	WS OPERATING HOLDINGS, LLC	0	(1,000,000)	0	0	0	0		0	(1,000,000)	0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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.

	<u>Responses</u>
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. 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 annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15. 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?	NO
16. Will the actuarial opinion 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?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18. 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?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. 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?	NO
21. 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?	NO
22. 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?	NO
23. 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?	NO
24. 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?	NO
25. 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?	YES
26. 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?	YES

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 27. 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? NO
- 28. 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? NO
- 29. 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? NO
- 30. 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? NO
- 31. 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? YES
- 32. 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? YES
- 33. 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? NO
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? NO
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? YES
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 38. 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? NO
- 39. 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

APRIL FILING

- 40. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? YES
- 42. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 43. Will the Accident and Health Policy Experience Exhibit be filed by April 1? NO
- 44. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? YES
- 45. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? YES
- 46. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? NO
- 47. 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

AUGUST FILING

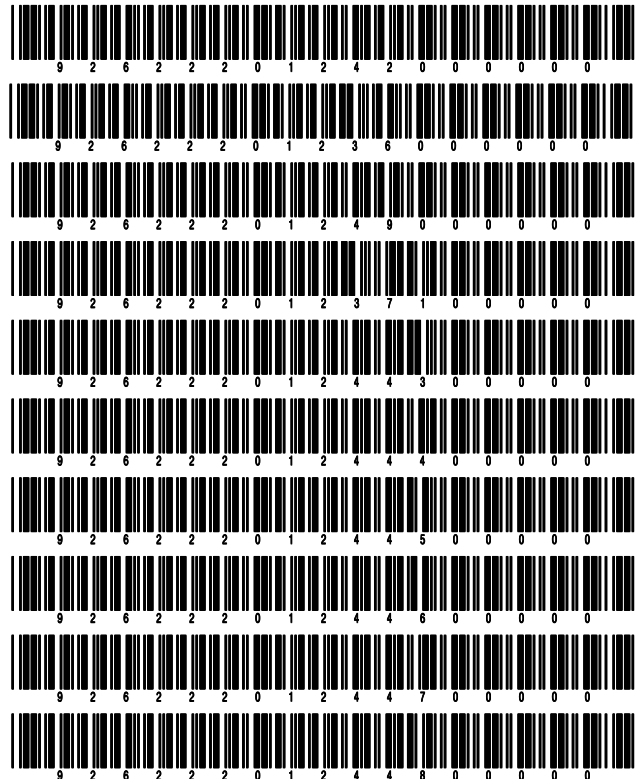
- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? YES

Explanations:

- 12.
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Bar Codes:

- 12. SIS Stockholder Information Supplement [Document Identifier 420]
- 13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
- 14. Trusteed Surplus Statement [Document Identifier 490]
- 15. Participating Opinion for Exhibit 5 [Document Identifier 371]
- 18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
- 19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
- 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
- 21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
- 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 9 2 6 2 2 2 0 1 2 4 4 9 0 0 0 0 0
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 9 2 6 2 2 2 0 1 2 4 5 2 0 0 0 0 0
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 9 2 6 2 2 2 0 1 2 4 5 3 0 0 0 0 0
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 9 2 6 2 2 2 0 1 2 4 3 6 0 0 0 0 0
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 9 2 6 2 2 2 0 1 2 4 3 7 0 0 0 0 0
33.	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 [Document Identifier 454]	 9 2 6 2 2 2 0 1 2 4 5 4 0 0 0 0 0
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 9 2 6 2 2 2 0 1 2 4 9 5 0 0 0 0 0
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 9 2 6 2 2 2 0 1 2 3 6 5 0 0 0 0 0
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 9 2 6 2 2 2 0 1 2 2 2 4 0 0 0 0 0
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 9 2 6 2 2 2 0 1 2 2 2 5 0 0 0 0 0
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 9 2 6 2 2 2 0 1 2 2 2 6 0 0 0 0 0
40.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 9 2 6 2 2 2 0 1 2 3 0 6 0 0 0 0 0
42.	Credit Insurance Experience Exhibit [Document Identifier 230]	 9 2 6 2 2 2 0 1 2 2 3 0 0 0 0 0 0
43.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 9 2 6 2 2 2 0 1 2 2 1 0 0 0 0 0 0
46.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 9 2 6 2 2 2 0 1 2 2 1 6 0 0 0 0 0
47.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 9 2 6 2 2 2 0 1 2 2 1 7 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS



SUPPLEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2012 (To Be Filed by March 1)

Of The ADDRESS (City, State and Zip Code) NAIC Group Code NAIC Company Code Employer's Identification Number (FEIN)

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses (\$000 OMITTED)

Section A - Group Accident and Health

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 with 'XXX' values.

Section B - Other Accident and Health

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 with 'XXX' values.

Section C - Credit Accident and Health

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 with 'XXX' values.

Section D -

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 with 'XXX' values.

Section E -

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 with 'XXX' values.

Section F -

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 with 'XXX' values.

Section G -

Table with 5 columns: Years in Which Losses Were Incurred, 1 2008, 2 2009, 3 2010, 4 2011, 5 2012(a). Rows 1-6 with 'XXX' values.

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

SUPPLEMENT FOR THE YEAR 2012 OF THE Western-Southern Life Assurance Company
SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2008	2 2009	3 2010	4 2011	5 2012
1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section D -

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section E -

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section F -

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

Section G -

1. Prior					
2. 2008					
3. 2009	XXX				
4. 2010	XXX	XXX			
5. 2011	XXX	XXX	XXX		
6. 2012	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses

(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section D -

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section E -

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section F -

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section G -

1. 2008				XXX	XXX
2. 2009	XXX				XXX
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

**SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4**

**Development of Incurred Losses
(\$000 OMITTED)**

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2008	2 2009	3 2010	4 2011	5 2012
1. 2008					
2. 2009	XXX				
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2008					
2. 2009	XXX				
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. 2008					
2. 2009	XXX				
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section D -

1. 2008					
2. 2009	XXX				
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section E -

1. 2008					
2. 2009	XXX				
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section F -

1. 2008					
2. 2009	XXX				
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

Section G -

1. 2008					
2. 2009	XXX				
3. 2010	XXX	XXX			
4. 2011	XXX	XXX	XXX		
5. 2012	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial Life		
2. Ordinary Life		
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life		
7. Group Annuities		
8. Group Accident and Health		
9. Credit Accident and Health		
10. Other Accident and Health		
11. Total		

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