AMENDED FILING EXPLANATION

1. We have re-classified a bond fund shown on Schedule D Part 1 Section 1 into a common stock shown on Schedule D Part 2 Section 2.

2. We revised the market value on the two preferred stocks shown on Schedule D Part 2 Section 1.

3. We added another custodian to the Generial Interrogatories Part 1 - Common Interrogatories - Investment question 28.01.

4. Lastly, we expanded question 1A on the Notes to Financial Statements.

* 5 6 3 2 4 2 0 1 3 2 0 1 0 0 1 0 5 *

ANNUAL STATEMENT

For the Year Ended December 31, 2013

of the Condition and Affairs of the

CZECH CATHOLIC UNION

NAIC Group Code..... , (Current Period) (Prior Period) NAIC Company Code..... 56324 Employer's ID Number..... 34-0105780

Organized under the Laws of OHIO State of Domicile or Port of Entry OHIO Country of Domicile US

Incorporated/Organized..... January 1, 1899 Commenced Business..... January 1, 1899

Statutory Home Office	5349 DOLLOFF ROAD….. CLEVELAND ..... OH ..... US ..... 44127 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	5349 DOLLOFF ROAD….. CLEVELAND ..... OH ..... US..... 44127 *(Street and Number) (City or Town, State, Country and Zip Code)*	216-341-0444- *(Area Code) (Telephone Number)*
Mail Address	5349 DOLLOFF ROAD….. CLEVELAND ..... OH ..... US ..... 44127 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	5349 DOLLOFF ROAD….. CLEVELAND ..... OH ..... US ..... 44127 *(Street and Number) (City or Town, State, Country and Zip Code)*	216-341-0444- *(Area Code) (Telephone Number)*
Internet Web Site Address	www.czechccu.org	
Statutory Statement Contact	ROBERT L. CERMAK *(Name)*	216-341-0444- *(Area Code) (Telephone Number) (Extension)*
	insurance@czechccu.org *(E-Mail Address)*	216-341-0711- *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. ROBERT L. CERMAK #	PRESIDENT	2.	TREASURER
3. JANE M. MILCZEWSKI #	SECRETARY	4. STEIMLA & ASSOCIATES, INC.	ACTUARY

OTHER

LORETTA MORAVECEK	1ST VICE PRESIDENT	EDWARD P. BABOR	2ND VICE PRESIDENT

DIRECTORS OR TRUSTEES

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

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

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

(Signature)	(Signature)	(Signature)
ROBERT L. CERMAK #		JANE M. MILCZEWSKI #
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRESIDENT	TREASURER	SECRETARY
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This ________ day of ________ 2014

a. Is this an original filing? Yes [ ] No [X]
b. If no
1. State the amendment number 2
2. Date filed May 8, 2014
3. Number of pages attached 24

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	12,728,955		12,728,955	8,061,811
2. Stocks (Schedule D):				
2.1 Preferred stocks	50,000		50,000	276,000
2.2 Common stocks	1,236,831		1,236,831	1,538,832
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $..........0 encumbrances)	44,930		44,930	46,234
4.2 Properties held for the production of income (less $..........0 encumbrances)			0	
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....1,830,849, Schedule E-Part 1), cash equivalents ($..........0, Schedule E-Part 2) and short-term investments ($..........0, Schedule DA)	1,830,849		1,830,849	1,413,703
6. Contract loans (including $..........0 premium notes)	145,706		145,706	137,040
7. Derivatives (Schedule DB)			0	
8. Other invested assets (Schedule BA)			0	3,490,745
9. Receivables for securities			0	
10. Securities lending reinvested collateral assets (Schedule DL)			0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	16,037,271	0	16,037,271	14,964,366
13. Title plants less $..........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	138,179		138,179	76,618
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,116		1,116	5,331
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts			0	
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon			0	
18.2 Net deferred tax asset			0	
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets ($..........0)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates			0	
24. Health care ($..........0) and other amounts receivable			0	
25. Aggregate write-ins for other than invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	16,176,566	0	16,176,566	15,046,314
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTALS (Lines 26 and 27)	16,176,566	0	16,176,566	15,046,314

DETAILS OF WRITE-INS

	1	2	3	4
1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above)	0	0	0	0
2501.			0	
2502.			0	
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life certificates and contracts (Exhibit 5, Line 9999999) (including $..........0 Modco Reserve)	13,190,745	12,332,959
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including $.........0 Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $..........0 Modco Reserve)		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10 and 11)	25,274	47,156
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10 and 11)		
5. Refunds due and unpaid (Exhibit 4, Line 10)		
6. Provision for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment	50,000	100,000
6.2 Not yet apportioned		
7. Premiums and annuity considerations for life and accident and health contracts received in advance less $.....210 discount; including $..........0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	1,670	
8. Contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts		
8.2 Other amounts payable on reinsurance including $..........0 assumed and $..........0 ceded		
8.3 Interest Maintenance Reserve (IMR, Line 6)	95,680	55,193
9. Commissions to fieldworkers due or accrued-life and annuity contracts $..........0 ; accident and health $...........0 and deposit-type contract funds $..........0		747
10. Commissions and expense allowances payable on reinsurance assumed		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	25,721	1,000
12. Transfers to Separate Accounts due or accrued (net) (including $..........0 accrued for expense allowances recognized in reserves)		
13. Taxes, licenses and fees due or accrued (Exhibit 3, Line 8, Col. 6)	935	846
14. Unearned investment income		
15. Amounts withheld or retained by Society as agent or trustee	27,239	34,091
16. Amounts held for fieldworkers' account, including $..........0 fieldworkers' credit balances		
17. Remittances and items not allocated		
18. Net adjustment in assets and liabilities due to foreign exchange rates		
19. Liability for benefits for employees and fieldworkers if not included above		
20. Borrowed money $..........0 and interest thereon $..........0		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve (AVR, Line 16, Col. 7)	388,143	239,968
21.2 Reinsurance in unauthorized and certified ($..........0) companies		
21.3 Funds held under reinsurance treaties with unauthorized and certified ($..........0) reinsurers		
21.4 Payable to subsidiaries and affiliates		
21.5 Drafts outstanding		
21.6 Funds held under coinsurance		
21.7 Derivatives		
21.8 Payable for securities		
21.9 Payable for securities lending		
22. Aggregate write-ins for liabilities	1,712	1,712
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22)	13,807,119	12,813,669
24. From Separate Accounts statement		
25. Total liabilities (Lines 23 and 24)	13,807,119	12,813,669
26. Aggregate write-ins for other than liabilities and surplus funds	0	0
27. Surplus notes		
28. Aggregate write-ins for surplus funds	0	125,000
29. Unassigned funds	2,369,447	2,107,646
30. Total (Lines 26 through 29) (Page 4, Line 47) (including $..........0 in Separate Accounts statement)	2,369,447	2,232,646
31. Totals (Lines 25 + 30) (Page 2, Line 28, Col. 3)	16,176,566	15,046,314

DETAILS OF WRITE-INS

2201. Fraternal	1,712	1,712
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page	0	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above)	1,712	1,712
2601.		
2602.		
2603.		
2698. Summary of remaining write-ins for Line 26 from overflow page	0	0
2699. Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above)	0	0
2801. Contingency Reserve		125,000
2802.		
2803.		
2898. Summary of remaining write-ins for Line 28 from overflow page	0	0
2899. Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above)	0	125,000

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1)	1,070,881	1,099,108
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	694,636	568,642
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	8,899	5,039
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	0	37
9. Totals (Lines 1 to 8.3)	1,774,416	1,672,826
10. Death benefits	147,166	321,494
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits	381,238	589,921
13. Disability benefits and benefits under accident and health contracts, including premiums waived $..........0		
14. Surrender benefits and withdrawals for life contracts	60,555	30,890
15. Interest and adjustments on contract or deposit-type contracts funds		
16. Payments on supplementary contracts with life contingencies		
17. Increase in aggregate reserve for life and accident and health contracts	857,786	683,664
18. Totals (Lines 10 to 17)	1,446,745	1,625,969
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1 less Col. 5)		969
20. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1 less Col. 5)		
21. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	263,225	297,319
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5)	9,209	9,886
23. Increase in loading on deferred and uncollected premiums		
24. Net transfers to or (from) Separate Accounts net of reinsurance		
25. Aggregate write-ins for deductions	0	0
26. Totals (Lines 18 to 25)	1,719,179	1,934,143
27. Net gain from operations before refunds to members (Line 9 minus Line 26)	55,237	(261,317)
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2)	535	75,349
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28)	54,702	(336,666)
30. Net realized capital gains (losses) less capital gains tax of $..........0 (excluding $.....49,384 transferred to the IMR)	248,020	4,334
31. Net income (Lines 29 + 30)	302,722	(332,332)
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2)	2,232,646	2,623,049
33. Net income from operations (Line 31)	302,722	(332,332)
34. Change in net unrealized capital gains (losses) less capital gains tax of $..........0	(17,746)	66,188
35. Change in net unrealized foreign exchange capital gain (loss)		
36. Change in nonadmitted assets		
37. Change in liability for reinsurance in unauthorized and certified companies		
38. Change in reserve on account of change in valuation basis, (increase) or decrease		
39. Change in asset valuation reserve	(148,175)	(124,259)
40. Surplus (contributed to) withdrawn from Separate Accounts during period		
41. Other changes in surplus in Separate Accounts statement		
42. Change in surplus notes		
43. Cumulative effect of changes in accounting principles		
44. Change in surplus as a result of reinsurance		
45. Aggregate write-ins for gains and losses in surplus	0	0
46. Net change in surplus for the year (Lines 33 through 45)	136,801	(390,403)
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30)	2,369,447	2,232,646

DETAILS OF WRITE-INS

08.301. Miscellaneous Income		37
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	37
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	0	0
4501.		
4502.		
4503.		
4598. Summary of remaining write-ins for Line 45 from overflow page	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above)	0	0

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 2,848	2,848
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 436,966	498,527
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b) 5,648	5,648
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	73,303	73,303
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d) 3,000	3,000
5.	Contract loans	9,411	9,411
6.	Cash, cash equivalents and short-term investments	(e) 31,921	31,921
7.	Derivative instruments	(f)	
8.	Other invested assets	77,282	77,282
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	640,379	701,940
11.	Investment expenses		(g) 4,000
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 2,000
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 1,304
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		7,304
17.	Net investment income (Line 10 minus Line 16)		694,636

DETAILS OF WRITE-INS

0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....4,576 accrual of discount less $.....18,750 amortization of premium and less $.....75,124 paid for accrued interest on purchases.
(b) Includes $..........0 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued dividends on purchases.
(c) Includes $..........0 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued interest on purchases.
(d) Includes $.....3,000 for company's occupancy of its own buildings; and excludes $..........0 interest on encumbrances.
(e) Includes $..........0 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued interest on purchases.
(f) Includes $..........0 accrual of discount less $..........0 amortization of premium.
(g) Includes $..........0 investment expenses and $..........0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
(h) Includes $..........0 interest on surplus notes and $..........0 interest on capital notes.
(i) Includes $.....1,304 depreciation on real estate and $..........0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds			0		
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	49,384		49,384	14,998	
1.3	Bonds of affiliates			0		
2.1	Preferred stocks (unaffiliated)	26,841		26,841		
2.11	Preferred stocks of affiliates			0		
2.2	Common stocks (unaffiliated)	166,547		166,547	(32,744)	
2.21	Common stocks of affiliates			0		
3.	Mortgage loans			0		
4.	Real estate			0		
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments			0		
7.	Derivative instruments			0		
8.	Other invested assets	54,630		54,630		
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	297,403	0	297,403	(17,746)	0

DETAILS OF WRITE-INS

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

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
The accompanying financial statements of the Union have been prepared in conformity with accounting practices prescribed or permitted by the NAIC and the State of Ohio.

A. Accounting Practices
The accompanying financial statements of the Union have been prepared in conformity with accounting practices prescribed or permitted by the NAIC and the State of Ohio.

	State of Domicile	2013	2012
NET INCOME			
(1) CZECH CATHOLIC UNION state basis (Page 4, Line 31, Columns 1 & 2)	302,722	302,722	(332,332)
(2) State Prescribed Practices that increase/decrease NAIC SAP			
(3) State Permitted Practices that increase/decrease NAIC SAP			
(4) NAIC SAP (1 – 2 – 3 = 4)	302,722	302,722	(332,332)
SURPLUS			
(5) CZECH CATHOLIC UNION state basis (Page 3, line 30, Columns 1 & 2)	2,369,447	2,369,447	2,232,646
(6) State Prescribed Practices that increase/decrease NAIC SAP			
(7) State Permitted Practices that increase/decrease NAIC SAP			
(8) NAIC SAP (5 – 6 – 7 = 8)	2,369,447	2,369,447	2,232,646

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS
In 2009, a correction was made to surplus in the amount of $718,991. Due to the 2009 Ohio Insurance Department Audit. This was caused because the Union was over the investment limit on Federal Home Loan Mortgages. Subsequently, the Union sold these securities and now comply with the Departments' limits.

3. BUSINESS COMBINATIONS AND GOODWILL
Not Applicable.

4. DISCONTINUED OPERATIONS
Not Applicable.

5. INVESTMENTS
Asset values are generally stated as follows: Bonds at amortized cost using the scientific method; Preferred Stock at cost; Common Stocks at market value; Real Estate at depreciated cost; and Policy Loans are stated at the aggregate unpaid balance. The Union uses the straight-line depreciation on its real estate holdings.
A. Mortgage Loans- None
B. Debt Restructuring- None
C. Reverse Mortgages- None
D. Loan-Backed Securities- None

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES
Not Applicable.

7. INVESTMENT INCOME
Due and accrued income was excluded from Investment Income from Bonds where collection of the amount is uncertain.
The amount excluded is $0.

8. DERIATIVE INSTRUMENTS
None.

9. INCOME TAXES
Not Applicable.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES
Not Applicable.

11. DEBT
None.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS
A. Employee Retirement Plan: Not Applicable.
B. Deferred Conmensation Plan: Not Applicable.
C. Post-Retirement Benefit Plans: Not Applicable.

13. CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS
Not Applicable.

NOTES TO FINANCIAL STATEMENTS

14. CONTINGENCIES
A. Contingent Commitments: None.
B. Assessments: None.
C. Gain Contingencies: None.
D. All Other Contingencies: None.

15. LEASES
Non Applicable.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK
Not Applicable.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES
Not Applicable.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS
Not Applicable.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS
Not Applicable.

20. FAIR VALUE MEASUREMENTS
SSAP 100, Fair Value Measurements, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The three levels of the fair value hierarchy are described as follows:

Level 1 – inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Union has the ability to access.
Level 2 – inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable; or inputs that are derived principally from or corroborated by observable market data by correlation or other means.
Level 3 – inputs to the valuation methodology are unoberservable and significant to the fair value measurement.

The fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. The Union believes its valuation methods are appropriate and consistent with other market participants. The use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The Union is in the process of implementing these fair value measurements.

21. OTHER ITEMS
Not Applicable.

22. EVENTS SUBSEQUENT
Not Applicable.

23. REINSURANCE
A. Ceded Reinsurance Report: The amount of aggregate reduction in surplus of a unilateral cancellation by the reinsurer is the Reserve Credit taken on Exhibit 5 totaling $0.
B. Uncollectible Reinsurance: None.

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION
Not Applicable.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES
Not Applicable.

26. INTERCOMPANY POOLING ARRANGEMENTS
Not Applicable.

27. STRUCTURED SETTLEMENTS
Not Applicable.

28. HEALTH CARE RECEIVABLES
Not Applicable.

29. PARTICIPATING POLICIES
For the reporting year ended 2013, premiums under individual participating policies were 100% of the total individual premiums earned.

30. PREMIUM DEFICIENCY RESERVES
None.

NOTES TO FINANCIAL STATEMENTS

31. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS

A. The Union waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

B. Extra premiums: Not Applicable.

C. As of December 31, 2013, the Union had $ 0 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the state of Ohio. Reserves to cover the above insurance totaled $ 0 at year-end and are reported in Exhibit 5, Life Insurance and Annuities Sections.

D. The Tabular Interest has been determined from the basic data for the calculation of policy reserves.
The Tabular Less Actual Reserve Released has been determined by furmula as described in the instructions.
The Tabular Cost has been determined by furmula as described in the instructions.

E. For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the tabular interest in calculated as on hundredth of the product as such valuation rate of interest times the mean of the amount of funds subjedt to such valuation rate of interest held at the beginning and end of the year of valuation. The total amount of all such products is entered under Exhibit 7.

F. Life reserves are calculated using the tabular mid-terminal, on a continuous basis using age nearest birthday function, Illinois Standard on AE and CRVM on CSO.

32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT LIABILITIES BY WITHDRAWAL CHARACTERISTICS

Subject to discretionary withdrawal:

1. At book value less surrender charges	$ 0
2. At book value minimal surrender charges	$ 6,556,249
Total Annuity Reserves	$ 6,556,249

The reserves are included as follows in Exhibit 5, Section C and Exhibit 7

Exhibit 5, Section B	$ 6,556,249
Exhibit 5, Section C	$ 0
Exhibit 7	$ 0
Total	$ 6,556,249

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

The Union has Uncollected Premiums as of December 31, 2013 as follows:

1. Ordinary New Business	$ 0
2. Ordinary Renewal Business	$ 0
Total	$ 0

34. SEPARATE ACCOUNTS

Not Applicable.

35. LOSS/CLAIM ADJUSTMENT EXPENSES

Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [ ] No [X]

If yes, complete Schedule Y, Parts 1, 1A and 2.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [ ] No [ ] N/A [X]

1.3 State regulating?

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2012

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

3.4 By what department or departments?

Ohio Department of Insurance and in the process of being completed.

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [X] No [ ] N/A [ ]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [ ] No [X]

4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [ ] No [X]

4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Co. Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control ....%

7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Hudak & Vrana, 20050 Lakeshore Blvd., Euclid, OH 44123

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [ ]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [ ]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [ ] No [ ] N/A [ ]

10.6 If the answer to 10.5 is no or n/a, please explain.

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Steimla & Associates, Inc., Joseph H. Steimla, Actuary, 2867 Gypsum Circle, Naperville, IL 60564

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved ....

12.13 Total book/adjusted carrying value ....

12.2 If yes, provide explanation.

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No [ ]

PART 1 - COMMON INTERROGATORIES - FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers $....................................0

20.12 To stockholders not officers $....................................0

20.13 Trustees, supreme or grand (Fraternal only) $....................................0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers $....................................0

20.22 To stockholders not officers $....................................0

20.23 Trustees, supreme or grand (Fraternal only) $....................................0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

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

21.21 Rented from others ....

21.22 Borrowed from others ....

21.23 Leased from others ....

21.24 Other ....

PART 1 - COMMON INTERROGATORIES - FINANCIAL

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment ....
- 22.22 Amount paid as expenses ....
- 22.23 Other amounts paid ....

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount. ....

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] No [ ]

24.02 If no, give full and complete information relating thereto.

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. ....

24.06 If answer to 24.04 is no, report amount of collateral for other programs. ....

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ....
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ....
- 24.103 Total payable for securities lending reported on the liability page. ....

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

25.2 If yes, state the amount thereof at December 31 of the current year:
- 25.21 Subject to repurchase agreements ....
- 25.22 Subject to reverse repurchase agreements ....
- 25.23 Subject to dollar repurchase agreements ....
- 25.24 Subject to reverse dollar repurchase agreements ....
- 25.25 Pledged as collateral ....
- 25.26 Placed under option agreements ....
- 25.27 Letter stock or securities restricted as to sale ....
- 25.28 On deposit with state or other regulatory body ....
- 25.29 Other ....

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
Wells Fargo Advisors	1300 North Point Towers 1001 Lakeside Avenue Cleveland OH 44114
Janey, Montgomery, Scott	822 Hanna Building, Cleveland, Ohio, 44115
PNC Investments, LLC	1900 East Ninth Street Cleveland, Ohio, 44114

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
	NONE	

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

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
	NONE	

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

PART 1 - COMMON INTERROGATORIES - INVESTMENT

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	12,928,955	13,271,469	342,514
30.2 Preferred stocks	50,000	50,000	0
30.3 Totals	12,978,955	13,321,469	342,514

30.4 Describe the sources or methods utilized in determining the fair values:
The fair value was determined using the NAIC VOS CD ROM along with Moodys Bond Index

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

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

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

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

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $0

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

1 Name	2 Amount Paid
Steimla & Associates, Inc.- Actuary	66,650

34.1 Amount of payments for legal expenses, if any? $0

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

1 Name	2 Amount Paid

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $0

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

1 Name	2 Amount Paid

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
Amounts of life insurance in this exhibit should be shown in thousands (omit 000).

		1 2013	2 2012	3 2011	4 2010	5 2009
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Total (Line 21, Column 2)	18,922	18,931	18,745	18,486	18,271
	New Business Issued (Exhibit of Life Insurance)					
2.	Total (Line 2, Column 2)	83	280	412	219	406
	Premium Income (Exhibit 1, Part 1)					
3.	Life insurance - first year (Line 9.4, Column 2)	16,976	33,306	20,009	26,103	43,750
4.	Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2)	58,950	87,599	94,451	100,787	175,135
5.	Annuity (Line 20.4, Column 3)	994,955	978,203	1,292,135	1,183,423	999,916
6.	Accident and health (Line 20.4, Column 4)					
7.	Aggregate of all other lines of business (Line 20.4, Column 5)					
8.	Total (Line 20.4, Column 1)	1,070,881	1,099,108	1,406,595	1,310,314	1,218,801
	Balance Sheet Items (Pages 2 and 3)					
9.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	16,176,566	15,046,314	14,596,661	13,468,139	11,633,117
10.	Total liabilities excluding Separate Accounts business (Page 3, Line 23)	13,807,119	12,813,669	11,973,612	10,768,733	9,520,065
11.	Aggregate reserve for life certificates and contracts (Page 3, Line 1)	13,190,745	12,332,959	11,649,295	10,455,658	9,228,274
12.	Aggregate reserve for accident and health certificates (Page 3, Line 2)					
13.	Deposit-type contract funds (Page 3, Line 3)					
14.	Asset valuation reserve (Page 3, Line 21.1)	388,143	239,968	115,709	123,210	114,954
15.	Surplus (Page 3, Line 30)	2,369,447	2,232,646	2,623,049	2,699,406	2,113,052
	Cash Flow (Page 5)					
16.	Net cash from operations (Line 11)	815,573	374,674	1,076,769	1,004,693	998,964
	Risk-Based Capital Analysis					
17.	Total Adjusted Capital	2,782,590	2,522,614	2,788,758	2,872,616	2,278,006
18.	50% of the Calculated RBC Amount	201,612	513,772	346,714	117,809	115,129
	Percentage Distribution of Cash, Cash Equivalent and Invested Assets (Page 2, Col. 3) (Line No. ÷ Page 2, Line 12, Col. 3) x 100.0					
19.	Bonds (Line 1)	79.4	53.9	60.3	63.5	75.9
20.	Stocks (Lines 2.1 and 2.2)	8.0	12.1	4.8	1.9	1.8
21.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
22.	Real estate (Lines 4.1, 4.2 and 4.3)	0.3	0.3	0.1	0.2	0.2
23.	Cash, cash equivalents and short-term investments (Line 5)	11.4	9.4	18.9	18.5	17.2
24.	Contract loans (Line 6)	0.9	0.9	0.9	0.9	0.9
25.	Derivatives (Line 7)					XXX
26.	Other invested assets (Line 8)		23.3	15.0	14.9	4.1
27.	Receivable for securities (Line 9)					
28.	Securities lending reinvested collateral assets (Line 10)					XXX
29.	Aggregate write-ins for invested assets (Line 11)					
30.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Subsidiaries and Affiliates					
31.	Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
32.	Affiliated preferred stock (Schedule D Summary, Line 18, Col. 1)					
33.	Affiliated common stock (Schedule D Summary, Line 24, Col. 1)					
34.	Affiliated short-term investments (subtotals included in Sch. DA, Verif., Col. 5, Line 10)					
35.	Affiliated mortgage loans on real estate					
36.	All other affiliated					
37.	Total of above Lines 31 to 36	0	0	0	0	0
38.	Total investment in parent included in Lines 31 to 36 above					
	Total Nonadmitted Assets and Admitted Assets					
39.	Total nonadmitted assets (Page 2, Line 28, Col. 2)					718,991
40.	Total admitted assets (Page 2, Line 28, Col. 3)	16,176,566	15,046,314	14,596,661	13,468,139	11,633,117
	Investment Data					
41.	Net investment income (Exhibit of Net Investment Income, Line 17)	694,636	568,642	562,205	586,489	595,078
42.	Realized capital gains (losses) (Page 4, Line 30, Column 1)	248,020	4,334			753
43.	Unrealized capital gains (losses) (Page 4, Line 34, Column 1)	(17,746)	66,188	13,864	69,253	106,328
44.	Total of above Lines 41, 42 and 43	924,910	639,164	576,069	655,742	702,159

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Benefits and Reserve Increases (Page 6)					
45. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 7 less Line 13, Column 5)	588,959	942,305	494,635	472,219	418,201
46. Total Certificate Benefits - Accident and Health (Line 13, Column 5)					
47. Increase in Life Reserves (Line 17, Column 2)	87,078	38,461	35,688	111,661	104,705
48. Increase in Accident and Health Reserves (Line 17, Column 5)					
49. Refunds to Members (Line 28, Column 1)	535	75,349	74,795	74,955	146,137
Operating Percentages					
50. Insurance Expense Percent (Page 6, Column 1, Lines 19, 20 and 21 less Line 6, Column 1) ÷ (Page 6 Column 1, Line 1) x 100.0	24.6	27.1	21.1	24.1	20.5
51. Lapse Percent [(Exhibit of Life Insurance, Column 2, Lines 14 and 15) ÷ 1/2 (Exhibit of Life Insurance, Column 2, Lines 1 and 21)] x 100.0	0.6	0.3	0.5	0.4	0.2
52. Accident and Health Loss Percent (Schedule H, Part 1, Lines 5 and 6, Column 2)					
53. A&H cost containment percent (Schedule H, Part 1, Line 4, Column 2)					
54. Accident and Health Expense Percent Excluding Cost Containment Expenses (Schedule H, Part 1, Line 10, Column 2)					
Accident and Health Reserve Adequacy					
55. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1)					
56. Prior Years' Liability and Reserve (Schedule H, Part 3, Line 3.2, Column 1)					
Net Gains from Operations After Refunds to Members by Lines of Business (Page 6, Line 29)					
57. Life Insurance (Column 2)	6,603	(217,295)	(139,099)	(207,448)	(135,750)
58. Annuity (Column 3)	48,099	(119,371)	41,380	13,813	45,827
59. Supplementary Contracts (Column 4)					
60. Accident and Health (Column 5)					
61. Aggregate of All Other Lines of Business (Column 6)				0	0
62. Fraternal (Column 8)					
63. Expense (Column 9)					
64. Total (Column 1)	54,702	(336,666)	(97,719)	(193,635)	(89,923)

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

If no, please explain: