



ANNUAL STATEMENT

For the Year Ended December 31, 2013

of the Condition and Affairs of the

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA

NAIC Group Code.....0000, ,0000
(Current Period) (Prior Period)

NAIC Company Code..... 56340

Employer's ID Number..... 34-0220550

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated/Organized..... January 9, 1892

Commenced Business..... October 1, 1890

Statutory Home Office

6611 ROCKSIDE ROAD..... INDEPENDENCE OH US 44131
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

6611 ROCKSIDE ROAD..... INDEPENDENCE OH US..... 44131
(Street and Number) (City or Town, State, Country and Zip Code)

216-642-9406
(Area Code) (Telephone Number)

Mail Address

6611 ROCKSIDE ROAD..... INDEPENDENCE OH US 44131
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

6611 ROCKSIDE ROAD..... INDEPENDENCE OH US 44131
(Street and Number) (City or Town, State, Country and Zip Code)

216-642-9406
(Area Code) (Telephone Number)

Internet Web Site Address

WWW.FCSU.COM

Statutory Statement Contact

KENNETH ANTHONY ARENDT
(Name)
FCSU@AOL.COM
(E-Mail Address)

216-642-9406
(Area Code) (Telephone Number) (Extension)
216-642-4310
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. ANDREW MATHEW RAJEC	PRESIDENT	2. KENNETH ANTHONY ARENDT	EXECUTIVE SECRETARY
3. GEORGE FRANCIS MATTA	TREASURER	4. ANDREW R. HARCAR SR	VICE PRESIDENT
OTHER			
GARY J. MATTA	GENERAL COUNSEL	EDWARD COWMAN	ACTUARY

DIRECTORS OR TRUSTEES

ANDREW MATHEW RAJEC	ANDREW R. HARCAR SR	KENNETH ANTHONY ARENDT	GEORGE FRANCIS MATTA
REV. THOMAS NASTA	RUDOLPH BERNATH	REGIS BREKOSKY	HENRY HASSAY
KAREN HUNKA	JAMES MARMOL	JOSEPH MINAROVICH	MILOS MITRO
DAMIAN NASTA	SUSAN ONDREJCO	CARL UNGVARSKY	

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)
ANDREW MATHEW RAJEC

1. (Printed Name)
PRESIDENT

(Title)

(Signature)
KENNETH ANTHONY ARENDT

2. (Printed Name)
EXECUTIVE SECRETARY

(Title)

(Signature)
GEORGE FRANCIS MATTA

3. (Printed Name)
TREASURER

(Title)

Subscribed and sworn to before me

This 12TH day of FEBRUARY, 2014

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

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	300,535,784		300,535,784	281,561,350
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	200,000		200,000	700,000
2.2 Common stocks.....	5,756,573		5,756,573	3,178,369
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	1,416,745		1,416,745	1,587,886
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	1,009,340		1,009,340	1,020,772
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	772,830		772,830	811,890
4.3 Properties held for sale (less \$.....0 encumbrances).....	562,675		562,675	562,675
5. Cash (\$.....11,129,071, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	11,129,071		11,129,071	7,916,511
6. Contract loans (including \$.....0 premium notes).....	1,049,079	2,119	1,046,960	1,014,147
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	10,133,875		10,133,875	3,746,150
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).....	332,565,971	2,119	332,563,852	302,099,750
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	3,840,970		3,840,970	3,361,023
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	26,470		26,470	18,788
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).....	4,295	4,295	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.....	550	550	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	336,438,256	6,964	336,431,292	305,479,561
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	336,438,256	6,964	336,431,292	305,479,561
DETAILS OF WRITE-INS				
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. Deposits 550.....	550	550	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).....	550	550	0	0

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
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).....	261,839,000	243,149,000
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).....	40,717,575	29,587,520
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10 and 11).....	300,000	300,000
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.....	400,000	400,000
6.2 Not yet apportioned.....		
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	286,787	293,109
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).....	609,141	171,618
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....0 ; accident and health \$.....0 and deposit-type contract funds \$.....0.....	7,223	14,903
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	65,127	62,268
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).....	22,835	21,858
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....	6,010,086	7,022,497
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.....	9,511	9,511
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).....	2,461,429	2,350,068
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.....		535,709
21.9 Payable for securities lending.....		
22. Aggregate write-ins for liabilities.....	1,020,967	914,927
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	313,749,681	284,832,989
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	313,749,681	284,832,989
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	0	0
29. Unassigned funds.....	22,681,610	20,646,572
30. Total (Lines 26 through 29) (Page 4, Line 47) (including \$.....0 in Separate Accounts statement).....	22,681,610	20,646,572
31. Totals (Lines 25 + 30) (Page 2, Line 28, Col. 3).....	336,431,291	305,479,561

DETAILS OF WRITE-INS

2201. Postretirement Reserve.....	285,000	228,960
2202. Security Deposits.....	10,967	10,967
2203. Special Marketing and Promotion Reserves.....		175,000
2298. Summary of remaining write-ins for Line 22 from overflow page.....	725,000	500,000
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	1,020,967	914,927
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.		
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	0

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
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).....	22,216,307	19,650,874
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	14,149,981	13,393,552
4. Amortization of Interest Maintenance Reserve (IMR, Line 5).....	380,661	310,954
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.....	203,442	79,911
9. Totals (Lines 1 to 8.3).....	36,950,391	33,435,291
10. Death benefits.....	2,430,466	2,696,560
11. Matured endowments (excluding guaranteed annual pure endowments).....	3,270	
12. Annuity benefits.....	9,947,089	10,003,697
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0.....		
14. Surrender benefits and withdrawals for life contracts.....	823,140	659,904
15. Interest and adjustments on contract or deposit-type contracts funds.....	211,732	273,274
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health contracts.....	18,690,000	15,544,000
18. Totals (Lines 10 to 17).....	32,105,697	29,177,435
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).....	263,752	216,199
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).....	2,840,415	2,639,407
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	127,719	141,005
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.....	(247,883)	(457,377)
26. Totals (Lines 18 to 25).....	35,089,700	31,716,669
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	1,860,690	1,718,622
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	405,055	397,288
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	1,455,635	1,321,333
30. Net realized capital gains (losses) less capital gains tax of \$.....0 (excluding \$.....818,187 transferred to the IMR).....	553,505	198,857
31. Net income (Lines 29 + 30).....	2,009,140	1,520,191
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	20,646,573	18,984,017
33. Net income from operations (Line 31).....	2,009,140	1,520,191
34. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	192,118	364,955
35. Change in net unrealized foreign exchange capital gain (loss).....		
36. Change in nonadmitted assets.....	(22,573)	9,823
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.....	(111,361)	(205,060)
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.....	(32,287)	(27,352)
46. Net change in surplus for the year (Lines 33 through 45).....	2,035,037	1,662,556
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	22,681,611	20,646,573
DETAILS OF WRITE-INS		
08.301. ADVERTISING & SUBSCRIPTION INCOME.....	5,060	5,505
08.302. RENTAL INCOME ON GROUNDS @ ESTATES.....	10,000	5,000
08.303. MISCELLANOUS INCOME.....	13,382	69,406
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	175,000	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	203,442	79,911
2501. NET CHANGE IN SETTLEMENT OPTIONS W/O LIFE.....	25,949	(191,356)
2502. NET CHANGE IN PENSION FUND.....	(273,832)	(266,021)
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).....	(247,883)	(457,377)
4501. ACCRUAL & ASSET ADJUSTMENTS.....	(32,287)	(27,352)
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).....	(32,287)	(27,352)

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	22,202,303	19,642,616
2. Net investment income.....	14,765,912	13,891,907
3. Miscellaneous income.....	28,442	79,911
4. Total (Lines 1 through 3).....	36,996,657	33,614,434
5. Benefit and loss related payments.....	13,415,697	13,633,435
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	2,909,949	2,351,942
8. Dividends paid to policyholders.....	405,056	397,288
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		
10. Total (Lines 5 through 9).....	16,730,703	16,382,666
11. Net cash from operations (Line 4 minus Line 10).....	20,265,954	17,231,769
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	101,945,609	80,882,048
12.2 Stocks.....	1,472,246	2,206,653
12.3 Mortgage loans.....	171,141	149,217
12.4 Real estate.....		
12.5 Other invested assets.....	3,000,000	9,096,001
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....	(535,709)	535,709
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	106,053,287	92,869,628
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	121,133,701	108,677,867
13.2 Stocks.....	3,004,357	99,200
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....	8,500,000	1,999,118
13.6 Miscellaneous applications.....	535,709	
13.7 Total investments acquired (Lines 13.1 to 13.6).....	133,173,767	110,776,185
14. Net increase (decrease) in contract loans and premium notes.....	34,932	21,805
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(27,155,412)	(17,928,362)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	11,130,055	3,530,934
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	(1,028,037)	(163,335)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	10,102,018	3,367,599
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	3,212,561	2,671,006
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	7,916,511	5,245,505
19.2 End of year (Line 18 plus Line 19.1).....	11,129,071	7,916,511

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

20.0001		
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FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	Insurance						8 Fraternal	9 Expense
		2 Life Insurance	3 Individual Annuities	4 Supplementary Contracts	5 Accident and Health	6 Aggregate of All Other Lines of Business	7 Total (Columns 2) through 6)		
1. Premiums and annuity considerations for life and accident and health contracts.....	22,216,307	1,515,069	20,701,238				22,216,307		
2. Considerations for supplementary contracts with life contingencies.....	0						0		
3. Net investment income.....	14,149,981	5,149,981	9,000,000				14,149,981		
4. Amortization of interest maintenance reserve (IMR).....	380,661	380,661					380,661		
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						0		
6. Commissions and expense allowances on reinsurance ceded.....	0						0		
7. Reserve adjustments on reinsurance ceded.....	0						0		
8. Miscellaneous Income:									
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts.....	0						0		
8.2 Charges and fees for deposit-type contracts.....	0						0		
8.3 Aggregate write-ins for miscellaneous income.....	203,442	203,442	0	0	0	0	203,442	0	0
9. Totals (Lines 1 to 8.3).....	36,950,391	7,249,153	29,701,238	0	0	0	36,950,391	0	0
10. Death benefits.....	2,430,466	2,430,466					2,430,466		
11. Matured endowments (excluding guaranteed annual pure endowments).....	3,270	3,270					3,270		
12. Annuity benefits.....	9,947,089		9,947,089				9,947,089		
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0.....	0						0		
14. Surrender benefits and withdrawals for life contracts.....	823,140	823,140					823,140		
15. Interest and adjustments on contract or deposit-type contract funds.....	211,732		211,732				211,732		
16. Payments on supplementary contracts with life contingencies.....	0						0		
17. Increase in aggregate reserve for life and accident and health certificates and contracts.....	18,690,000	1,083,000	17,607,000				18,690,000		
18. Totals (Lines 10 to 17).....	32,105,697	4,339,876	27,765,821	0	0	0	32,105,697	0	0
19. Commissions on premiums and annuity considerations and deposit-type funds (direct business only).....	263,752	36,435	227,317				263,752		
20. Commissions and expense allowances on reinsurance assumed.....	0						0		
21. General insurance expenses and fraternal expenses.....	2,840,415	629,128	1,400,000				2,029,128	811,287	
22. Insurance taxes, licenses and fees.....	127,719	127,719					127,719		
23. Increase in loading on deferred and uncollected premiums.....	0						0		
24. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						0		
25. Aggregate write-ins for deductions.....	(247,883)	(247,883)	0	0	0	0	(247,883)	0	0
26. Totals (Lines 18 to 25).....	35,089,700	4,885,275	29,393,138	0	0	0	34,278,413	811,287	0
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	1,860,690	2,363,878	308,099	0	0	0	2,671,977	(811,287)	0
28. Refunds to members.....	405,055	405,055					405,055		
29. Net gain from operations after refunds to members and before realized capital gains or (losses) (Line 27 minus Line 28).....	1,455,635	1,958,823	308,099	0	0	0	2,266,922	(811,287)	0

DETAILS OF WRITE-INS

08.301. ADVERTISING & SUBSCRIPTION INCOME.....	5,060	5,060					5,060		
08.302. RENTAL INCOME ON GROUNDS @ ESTATES.....	10,000	10,000					10,000		
08.303. MISCELLANEOUS INCOME.....	188,382	188,382					188,382		
08.398. Summary of remaining write-ins for Item 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398 above) (Line 8.3 above).....	203,442	203,442	0	0	0	0	203,442	0	0
2501. NET CHANGE IN SETTLEMENT OPTIONS W/O LIFE.....	25,949	25,949					25,949		
2502. NET CHANGE IN PENSION FUND.....	(273,832)	(273,832)					(273,832)		
2503.	0	0					0		
2598. Summary of remaining write-ins for Item 25 from overflow page.....	0	0	0	0	0	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598 above) (Line 25 above).....	(247,883)	(247,883)	0	0	0	0	(247,883)	0	0

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	3	4
	Total	Life Insurance	Annuities	Supplementary Contracts
Involving Life or Disability Contingencies (Reserves)				
(Net of Reinsurance Ceded)				
1. Reserve December 31, prior year.....	243,149,000	73,383,000	169,766,000	
2. Tabular net premiums or considerations.....	22,245,319	1,544,081	20,701,238	
3. Present value of disability claims incurred.....	0			XXX
4. Tabular interest.....	10,763,901	3,840,610	6,923,291	
5. Tabular less actual reserve released.....	141,292		141,292	
6. Increase in reserve on account of change in valuation basis.....	0			
7. Other increases (net).....	0			
8. Totals (Lines 1 to 7).....	276,299,512	78,767,691	197,531,821	0
9. Tabular cost.....	2,601,899	2,601,899		XXX
10. Reserves released by death.....	741,292	741,292	XXX	XXX
11. Reserves released by other terminations (net).....	958,500	958,500		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	10,158,821		10,158,821	
13. Net transfers to or (from) separate accounts.....	0			
14. Total deductions (Lines 9 to 13).....	14,460,512	4,301,691	10,158,821	0
15. Reserve December 31, current year.....	261,839,000	74,466,000	187,373,000	0

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....2,579,220	.....1,953,523
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....11,749,181	.....12,854,445
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....15,375	.....15,375
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....170,615	.....170,995
2.21 Common stocks of affiliates.....	.....150,000	.....150,000
3. Mortgage loans.....	(c).....108,575	.....108,575
4. Real estate.....	(d).....320,952	.....320,952
5. Contract loans.....	.....60,629	.....60,629
6. Cash, cash equivalents and short-term investments.....	(e).....3,493	.....3,493
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....345,723	.....345,723
9. Aggregate write-ins for investment income.....	.....(508,792)	.....(508,792)
10. Total gross investment income.....	.....14,994,971	.....15,474,918
11. Investment expenses.....		(g).....1,137,224
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....94,948
13. Interest expense.....		(h).....
14. Depreciation on real estate and other invested assets.....		(i).....92,765
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....1,324,937
17. Net investment income (Line 10 minus Line 16).....		.....14,149,981

DETAILS OF WRITE-INS		
0901. PENSION FUND EXPENSE.....	.....(508,792)	.....(508,792)
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).....	.....(508,792)	.....(508,792)
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 \$.....238,015 accrual of discount less \$.....1,355,752 amortization of premium and less \$.....980,527 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 \$.....134,288 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 \$.....92,765 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).....	.....800,218		.....800,218	.....103,880	
1.3 Bonds of affiliates.....			.....0		
2.1 Preferred stocks (unaffiliated).....	.....3,027		.....3,027		
2.11 Preferred stocks of affiliates.....			.....0		
2.2 Common stocks (unaffiliated).....	.....568,447		.....568,447	.....54,047	
2.21 Common stocks of affiliates.....			.....0	.....34,191	
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.....			.....0		
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....1,371,692	.....0	.....1,371,692	.....192,118	.....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

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

	1	2	3	Insurance	4	5	6	7	8
	Total	Life Insurance	Individual Annuities	Accident and Health	Aggregate of All Other Lines of Business	Total (Columns 2 through 5)	Fraternal	Expense	
FIRST YEAR (other than single)									
1. Uncollected.....	0					0			
2. Deferred and accrued.....	0					0			
3. Deferred, accrued & uncollected:									
3.1 Direct.....	0					0			
3.2 Reinsurance assumed.....	0					0			
3.3 Reinsurance ceded.....	0					0			
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0	
4. Advance.....	0					0			
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0	
6. Collected during year:									
6.1 Direct.....	17,482,147	30,463	17,451,684			17,482,147			
6.2 Reinsurance assumed.....	0					0			
6.3 Reinsurance ceded.....	0					0			
6.4 Net.....	17,482,147	30,463	17,451,684	0	0	17,482,147	0	0	
7. Line 5 + Line 6.4.....	17,482,147	30,463	17,451,684	0	0	17,482,147	0	0	
8. Prior year (uncollected + deferred and accrued - advance).....	0					0			
9. First year premiums and considerations:									
9.1 Direct.....	17,482,147	30,463	17,451,684			17,482,147			
9.2 Reinsurance assumed.....	0					0			
9.3 Reinsurance ceded.....	0					0			
9.4 Net (Line 7 - Line 8).....	17,482,147	30,463	17,451,684	0	0	17,482,147	0	0	
SINGLE									
10. Single premiums and considerations:									
10.1 Direct.....	815,537	696,835	118,703			815,537			
10.2 Reinsurance assumed.....	0					0			
10.3 Reinsurance ceded.....	0					0			
10.4 Net.....	815,537	696,835	118,703	0	0	815,537	0	0	
RENEWAL									
11. Uncollected.....	26,470	26,470				26,470			
12. Deferred and accrued.....	0					0			
13. Deferred, accrued & uncollected:									
13.1 Direct.....	26,470	26,470				26,470			
13.2 Reinsurance assumed.....	0					0			
13.3 Reinsurance ceded.....	0					0			
13.4 Net (Line 11 + Line 12).....	26,470	26,470	0	0	0	26,470	0	0	
14. Advance.....	286,787	286,787				286,787			
15. Line 13.4 - Line 14.....	(260,317)	(260,317)	0	0	0	(260,317)	0	0	
16. Collected during year:									
16.1 Direct.....	3,961,045	830,195	3,130,851			3,961,045			
16.2 Reinsurance assumed.....	0					0			
16.3 Reinsurance ceded.....	18,005	18,005				18,005			
16.4 Net.....	3,943,040	812,189	3,130,851	0	0	3,943,040	0	0	
17. Line 15 + Line 16.4.....	3,682,723	551,872	3,130,851	0	0	3,682,723	0	0	
18. Prior year (uncollected + deferred and accrued - advance).....	(235,899)	(235,899)				(235,899)			
19. Renewal premiums and considerations:									
19.1 Direct.....	3,936,627	805,777	3,130,851			3,936,627			
19.2 Reinsurance assumed.....	0					0			
19.3 Reinsurance ceded.....	18,005	18,005				18,005			
19.4 Net (Line 17 - Line 18).....	3,918,622	787,771	3,130,851	0	0	3,918,622	0	0	
TOTAL									
20. Total premiums and annuity considerations:									
20.1 Direct.....	22,234,312	1,533,074	20,701,238	0	0	22,234,312	0	0	
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	
20.3 Reinsurance ceded.....	18,005	18,005	0	0	0	18,005	0	0	
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	22,216,307	1,515,069	20,701,238	0	0	22,216,307	0	0	

EXHIBIT 1 - PART 2 - REFUNDS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1	Insurance					7	8
		2	3	4	5	6		
	Total	Life Insurance	Individual Annuities	Accident and Health	Aggregate of All Other Lines of Business	Total (Columns 2 through 5)	Fraternal	Expense
REFUNDS APPLIED (included in Part 1)								
21. To pay renewal premiums.....	.979	.979				.979		
22. All other.....	.404,076	.404,076				.404,076		
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded.....	.0					.0		
23.2 Reinsurance assumed.....	.0					.0		
23.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
24. Single:								
24.1 Reinsurance ceded.....	.0					.0		
24.2 Reinsurance assumed.....	.0					.0		
24.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:								
25.1 Reinsurance ceded.....	.0					.0		
25.2 Reinsurance assumed.....	.0					.0		
25.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6).....	.0	.0	.0	.0	.0	.0	.0	.0
26.2 Reinsurance assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
26.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single).....	.202,235	.6,433	.195,803			.202,235		
28. Single.....	.16,335	.16,335				.16,335		
29. Renewal.....	.45,182	.13,668	.31,515			.45,182		
30. Deposit-type contract funds.....	.0					.0		
31. Totals (to agree with Page 6, Line 19).....	.263,752	.36,435	.227,317	.0	.0	.263,752	.0	.0

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4 Aggregate of All Other Lines of Business			
			2 Cost Containment	3 All Other				
		Life				Investment	Fraternal	Total
1.	Rent.....	117,231				2,000	15,057	134,288
2.	Salaries and wages.....	853,294				47,000	36,000	936,294
3.11	Insured benefit plans for employees.....	147,488					20,000	167,488
3.12	Insured benefit plans for fieldworkers.....							.0
3.21	Uninsured benefit plans for employees.....	17,966						17,966
3.22	Uninsured benefit plans for fieldworkers.....							.0
3.31	Other employee welfare.....							.0
3.32	Other fieldworker welfare.....							.0
4.1	Legal fees and expenses.....	26,359					1,098	27,457
4.2	Medical examination fees.....	11,176						11,176
4.3	Inspection report fees.....							.0
4.4	Fees of public accountants and consulting actuaries.....	267,134					10,000	277,134
4.5	Expense of investigation and settlement of certificate claims.....							.0
5.1	Traveling expenses.....	69,667				3,000	20,000	92,667
5.2	Advertising.....	21,104					1,000	22,104
5.3	Postage, express, telegraph and telephone.....	80,398					15,000	95,398
5.4	Printing and stationery.....	58,482					6,000	64,482
5.5	Cost or depreciation of furniture and equipment.....	12,238					44,801	57,039
5.6	Rental of equipment.....	5,757						5,757
5.7	Cost or depreciation of EDP equipment and software.....	60,773					5,000	65,773
5.8	Lodge supplies less \$0 from sales.....							.0
6.1	Books and periodicals.....	13,501					2,800	16,301
6.2	Bureau and association dues.....	20,515					2,050	22,565
6.3	Insurance, except on real estate.....	72,039						72,039
6.4	Miscellaneous losses.....							.0
6.5	Collection and bank service charges.....	10,990						10,990
6.6	Sundry general expenses.....	163,016				72,472		235,488
7.1	Field expense allowance.....							.0
7.2	Fieldworkers' balances charged off (less \$0 recovered).....							.0
7.3	Field conferences other than local meetings.....					162,912		162,912
8.1	Official publications.....						244,182	244,182
8.2	Expense of Supreme Lodge Meetings.....							.0
9.1	Real estate expenses.....							.0
9.2	Investment expenses not included elsewhere.....					849,840		849,840
9.3	Aggregate write-ins for expenses.....	.0	.0	.0	.0	.0	388,298	388,298
10.	General Expenses Incurred.....	2,029,128	.0	.0	.0	1,137,224	(a) 811,286	(b) 3,977,638
11.	General expenses unpaid December 31, prior year.....						62,268	62,268
12.	General expenses unpaid December 31, current year.....						65,127	65,127
13.	General expenses paid during year (Lines 10 + 11 - 12).....	2,029,128	.0	.0	.0	1,137,224	808,427	3,974,779

DETAILS OF WRITE-INS

09.301	SCHOLARSHIPS, DONATIONS, FRATERNAL AWARDS.....						388,298	388,298
09.302	.....							.0
09.303	.....							.0
09.398	Summary of remaining write-ins for Line 9.3 from overflow page.....	.0	.0	.0	.0	.0	.0	.0
09.399	Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	.0	.0	.0	.0	.0	388,298	388,298

(a) Show the distribution of this amount in the following categories:

1. Charitable \$.388,298; 2. Institutional \$.0; 3. Recreational and Health \$.0; 4. Educational \$.246,982
5. Religious \$.0; 6. Membership \$.176,007; 7. Other \$.0; 8. Total \$.811,287

(b) Includes management fees of \$.0 to affiliates and \$.0 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES

		Insurance			4	5	6
		1	2	3			
					Investment	Fraternal	Total
1.	Real estate taxes.....				94,948		94,948
2.	State insurance department licenses and fees.....	57,009					57,009
3.	Other state taxes, including \$.....0 for employee benefits.....	4,178					4,178
4.	U.S. Social Security taxes.....	66,532					66,532
5.	All other taxes.....						0
6.	Taxes, licenses and fees Incurred.....	127,719	0	0	94,948	0	222,667
7.	Taxes, licenses and fees unpaid December 31, prior year.....				21,858		21,858
8.	Taxes, licenses and fees unpaid December 31, current year.....				22,835		22,835
9.	Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	127,719	0	0	93,971	0	221,690

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....	979	
2.	Applied to shorten the endowment or premium-paying period.....		
3.	Applied to provide paid-up additions.....	384,069	
4.	Applied to provide paid-up annuities.....		
5.	Total (Lines 1 to 4).....	385,048	.0
6.	Paid-in cash.....	9,411	
7.	Left on deposit.....	10,597	
8.	Aggregate write-ins for dividend or refund.....	.0	.0
9.	Total (Lines 5 to 8).....	405,055	.0
10.	Amount due and unpaid.....		
11.	Provision for dividends or refunds payable in the following calendar year.....	400,000	
12.	Terminal dividends.....		
13.	Provision for deferred dividend contracts.....		
14.	Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15.	Total (Lines 10 through 14).....	400,000	.0
16.	Total from prior year.....	400,000	
17.	Total dividends or refunds (Line 9 + 15 - 16).....	405,055	.0

DETAILS OF WRITE-INS

0801.	.....	
0802.	.....	
0803.	.....	
0898.	Summary of remaining write-ins for Line 8 from overflow page.....	.0	.0
0899.	Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	.0	.0

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. AE 4%, 3.5%, 3%.....	.....27,432	.....	.....27,432	.....	.....
0100002. AM(5) 3%.....	.....536,479	.....	.....536,479	.....	.....
0100003. 41 CSO 2.5%.....	.....5,541	.....	.....5,541	.....	.....
0100004. 58 CSO 3% & 4.5%.....	.....2,987,610	.....	.....2,987,610	.....	.....
0100005. 80 CSO 4.5%.....	.....18,013,852	.....	.....18,013,852	.....	.....
0100006. 80 CSO 5%.....	.....1,390,598	.....	.....1,390,598	.....	.....
0100007. 80 CSO 5.5%.....	.....40,460,724	.....	.....40,460,724	.....	.....
0100008. 80 CSO 6%.....	.....7,573,898	.....	.....7,573,898	.....	.....
0100009. 2001 CSO 4.5%.....	.....142,860	.....	.....142,860	.....	.....
0100010. 2001 CSO 4.0%.....	.....3,064,836	.....	.....3,064,836	.....	.....
0100011. 2001 CSO 3.5%.....	.....224,257	.....	.....224,257	.....	.....
0100012. Voluntary Extra.....	.....0	.....	.....	.....	.....
0100013. Rounding.....	.....913	.....	.....913	.....	.....
0199997. Totals (Gross).....	.....74,429,000	.....0	.....74,429,000	.....0	.....0
0199999. Totals (Net).....	.....74,429,000	.....0	.....74,429,000	.....0	.....0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. SPDA, FPDA.....	.....179,659,401	.....XXX.....	.....179,659,401	.....XXX.....	.....
0200002. SPIA.....	.....1,196,425	.....XXX.....	.....1,196,425	.....XXX.....	.....
0200003. Home Office Pension.....	.....6,316,324	.....XXX.....	.....6,316,324	.....XXX.....	.....
0200004. Voluntary Extra.....	.....200,000	.....XXX.....	.....200,000	.....XXX.....	.....
0200005. C-3, Rounding.....	.....850	.....XXX.....	.....850	.....XXX.....	.....
0299997. Totals (Gross).....	.....187,373,000	.....XXX.....	.....187,373,000	.....XXX.....	.....0
0299999. Totals (Net).....	.....187,373,000	.....XXX.....	.....187,373,000	.....XXX.....	.....0
Disability - Active Lives:					
0500001. DIS ACTIVE.....	.....30,000	.....	.....30,000	.....	.....
0599997. Totals (Gross).....	.....30,000	.....0	.....30,000	.....0	.....0
0599999. Totals (Net).....	.....30,000	.....0	.....30,000	.....0	.....0
Disability - Disabled Lives:					
0600001. DIS DISABLED 52 dis & 58 cso 2.5%.....	.....7,000	.....	.....7,000	.....	.....
0699997. Totals (Gross).....	.....7,000	.....0	.....7,000	.....0	.....0
0699999. Totals (Net).....	.....7,000	.....0	.....7,000	.....0	.....0
9999999. Totals (Net) - Page 3, Line 1.....	.....261,839,000	.....0	.....261,839,000	.....0	.....0

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

Yes [☐]

No [☒ X]

1.2

If not, state which kind is issued

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [☐]

No [☒ X]

2.2

If not, state which kind is issued

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [☒ X]

No [☐]

4.

Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:

Yes [☐]

No [☒ X]

4.1

Amount of insurance:

\$.....

4.2

Amount of reserve:

\$.....

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during year:

\$.....

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [☐]

No [☒ X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$.....

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:
Attach statement of methods employed in their valuation.

\$.....

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [☐]

No [☒ X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements:

\$.....

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3

State the amount of reserves established for this business:

\$.....

7.4

Identify where the reserves are reported in the blank.

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year?

Yes [☐]

No [☒ X]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements.

\$.....

8.2

State the amount of reserves established for this business.

\$.....

8.3

Identify where the reserves are reported in the blank.

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [☐]

No [☒ X]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders.

\$.....

9.2

State the amount of reserves established for this business.

\$.....

9.3

Identify where the reserves are reported in the blank.

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	Other Individual Contracts				
			3	4	5	6	7
	Total	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE							
1. Unearned premium reserves.....	0						
2. Additional contract reserves (a).....	0						
3. Additional actuarial reserves-Asset/Liability analysis.....	0						
4. Reserve for future contingent benefits.....	0						
5. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0
6. Totals (Gross).....	0	0	0	0	0	0	0
7. Reinsurance ceded.....	0						
8. Totals (Net).....	0	0	0	0	0	0	0
CLAIM RESERVE							
9. Present value of amounts not yet due on claims.....	0						
10. Additional actuarial reserves-Asset/Liability analysis.....	0						
11. Reserve for future contingent benefits.....	0						
12. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0
13. Totals (Gross).....	0	0	0	0	0	0	0
14. Reinsurance ceded.....	0						
15. Totals (Net).....	0	0	0	0	0	0	0
16. TOTAL (Net).....	0	0	0	0	0	0	0
17. TABULAR FUND INTEREST.....	0						

NONE

DETAILS OF WRITE-INS							
0501.	0						
0502.	0						
0503.	0						
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 + 0598) (Line 5 above)	0	0	0	0	0	0	0
1201.	0						
1202.	0						
1203.	0						
1298. Summary of remaining write-ins for Line 12 from overflow page.....	0	0	0	0	0	0	0
1299. Totals (Lines 1201 thru 1203 + 1298) (Line 12 above)	0	0	0	0	0	0	0

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at beginning of the year before reinsurance.....	29,587,520		666,741		198,368	28,722,411
2. Deposits received during the year.....	19,228,927		218,536		10,391	19,000,000
3. Investment earnings credited to the account.....	11,030				11,030	
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	8,109,901		192,587		13,786	7,903,528
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of the current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	40,717,576	0	692,690	0	206,003	39,818,883
10. Reinsurance balance at the beginning of the year.....	0					
11. Net change in reinsurance assumed.....	0					
12. Net change in reinsurance ceded.....	0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	40,717,576	0	692,690	0	206,003	39,818,883

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	186,492		186,492								
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	186,492	0	186,492	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct.....	0										
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct.....	113,508		113,508								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	113,508	0	(b) 113,508	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. Totals:											
4.1 Direct.....	300,000	0	300,000	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
4.4 Net.....	300,000	(a) 0	(a) 300,000	0	0	0	(a) 0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CONTRACT CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	12,377,555		2,430,466	9,947,089							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	(d).....12,377,555	0	2,430,466	9,947,089	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	300,000		300,000								
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	0										
2.4 Net.....	300,000	0	300,000	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year.....	275,832		275,832								
4. Liability December 31, prior year:											
4.1 Direct.....	300,000		300,000								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	300,000	0	300,000	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	275,832		275,832								
6. Incurred benefits:											
6.1 Direct.....	12,377,555	0	2,430,466	9,947,089	0	0	0	0	0	0	0
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
6.4 Net.....	12,377,555	0	2,430,466	9,947,089	0	0	0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....	2,119		(2,119)
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	2,119	0	(2,119)
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....			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.....	4,295	3,678	(617)
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other than invested assets.....	550	(19,287)	(19,837)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	6,964	(15,609)	(22,573)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	6,964	(15,609)	(22,573)

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Deposits 550.....	550	(19,287)	(19,837)
2502.			0
2503.			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	550	(19,287)	(19,837)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

	State of Domicile	2013	2012
NET INCOME			
(1) FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA state basis (Page 4, Line 31, Columns 1 & 2)	OH	2,009,140	1,520,191
(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)	OH	2,009,140	1,520,191
SURPLUS			
(5) FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA state basis (Page 3, line 30, Columns 1 & 2)	OH	22,681,610	20,646,572
(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)	OH	22,681,610	20,646,572

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The amount of dividends to be paid to policy holders is determined annually by the Society's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Society.

In addition, the Society uses the following accounting policies:

- Short-term investments are stated at amortized cost.
- Bonds: Not backed by other loans at amortized cost using the interest method: loan-backed bonds and structured securities at amortized cost using the interest method including anticipate prepayments at the date of purchase; significant changes in estimated cash flows from the original purchase assumptions are accounted for using the composite method. Bonds rated NAIC Class 6 are valued at market.
- Common Stock: At market value, except that investments in stocks of uncombined subsidiaries and affiliates in which the Society has an interest of 20% or more are carried on the equity basis.
- Preferred Stock: Cost or Amortized Value in accordance with NAIC procedure.
- Mortgage Loan or Real Estate: Aggregate unpaid balance. Other Investments: Equity basis.
- Loan backed securities are handled the same as bonds as described in item C(2) above.
- The Society has a wholly-owned subsidiary; Jednota, Inc.
- The Society has ownership interests in joint ventures as shown on Schedule BA Part 1.
- The Society has no derivatives.
- The Society has neither Individual Accident and Health Contracts; nor Group Accident and Health Contracts. The Society is not currently marketing individual accident and health contracts.
- Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. Because the Society is a life insurer, loss adjustment expenses are neither a big factor nor a large expense.
- The Society has not modified its capitalization policy from the prior period.

NOTES TO FINANCIAL STATEMENTS

NOTE 2 – ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

During the current year's financial statement preparation, there were no adjustments.

NOTE 3 – BUSINESS COMBINATIONS AND GOODWILL

- A. Statutory Purchase Method
- The Society has neither business combination nor taken credit for goodwill.
- B. Statutory Merger
- The Society had no merger
- C. Assumption Reinsurance
- The Society had no assumption reinsurance.
- D. Impairment Loss
- The Society had no impairment loss.

NOTE 4 – DISCONTINUED OPERATIONS

The Society has no discontinued operations.

- (1) N/A
- (2) N/A
- (3) N/A
- (4) N/A
- (5) The amounts related to Discontinued Operations and the effect on the Company's Balance Sheet and Summary of Operations as follows: N/A
- Balance sheet December 31, 2013

Assets

- a. Line 5 Cash
- b. Line 28 Totals

Liabilities, Surplus and Other Funds

- c. Line 23 Total Liabilities
- d. Line 30 Surplus
- e. Line 31 Total

Summary of Operations December 31, 2013

- f. Line 1 Premiums
- g. Line 17 Increase in aggregate reserves for accident & health (current year less prior year)
- h. N/A Federal and foreign income taxes incurred
- i. Line 30 Net realized capital gains (losses)
- j. Line 31 Net Income

NOTE 5 – INVESTMENTS

- A. Mortgage Loans, including Mezzanine Real Estate Loans
- (1) The maximum and minimum lending rates for mortgage loans during 2013 were: 7.25% to 3.9%
- Farm Loans: None Purchase Money Mortgages: None
- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was ____%.

		Current Year	Prior Year
(3)	Taxes, assessments and any amounts advanced and not included in the mortgage loan total		

NOTES TO FINANCIAL STATEMENTS

(4) Age Analysis of Mortgage Loans:

				Residential		Commercial			
			Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
a.	Current Year								
	1.	Recorded Investment (All)							
	(a)	Current		1,416,745					1,416,745
	(b)	30-59 Days Past Due							
	(c)	60-89 Days Past Due							
	(d)	90-179 Days Past Due							
	(e)	180+ Days Past Due							
	2.	Accruing Interest 90-179 Days Past Due							
	(a)	Recorded Investment							
	(b)	Interest Accrued							
	3.	Accruing Interest 180+ Days Past Due							
	(a)	Recorded Investment							
	(b)	Interest Accrued							
	4.	Interest Reduced							
	(a)	Recorded Investment							
	(b)	Number of Loans							
	(c)	Percent Reduced	0.000	0.000	0.000	0.000	0.000	0.000	0.000
b.	Prior Year								
	1.	Recorded Investment (All)							
	(a)	Current		1,504,384					1,504,384
	(b)	30-59 Days Past Due							
	(c)	60-89 Days Past Due							
	(d)	90-179 Days Past Due							
	(e)	180+ Days Past Due							
	2.	Accruing Interest 90-179 Days Past Due							
	(a)	Recorded Investment							
	(b)	Interest Accrued							
	3.	Accruing Interest 180+ Days Past Due							
	(a)	Recorded Investment							
	(b)	Interest Accrued							
	4.	Interest Reduced							
	(a)	Recorded Investment							
	(b)	Number of Loans							
	(c)	Percent Reduced	0.000	0.000	0.000	0.000	0.000	0.000	0.000

(5) Investment Impaired Loans With or Without Allowance for Credit Losses:

				Residential		Commercial			
			Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
a.	Current Year								
	1.	With Allowance for Credit Losses							
	2.	No Allowance for Credit Losses							
b.	Prior Year								
	1.	With Allowance for Credit Losses							
	2.	No Allowance for Credit Losses							

(6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

				Residential		Commercial			
			Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
a.	Current Year								
	1.	Average Recorded Investment							
	2.	Interest Income Recognized							
	3.	Recorded Investments on Nonaccrual Status							
	4.	Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting							
b.	Prior Year								
	1.	Average Recorded Investment							
	2.	Interest Income Recognized							
	3.	Recorded Investments on Nonaccrual Status							
	4.	Amount of Interest Income Recognized Using a Cash-Basis							

NOTES TO FINANCIAL STATEMENTS

	Method of Accounting							
--	----------------------	--	--	--	--	--	--	--

		Current Year	Prior Year
(7)	Allowance for credit losses:		
	a. Balance at beginning of period		
	b. Additions charged to operations		
	c. Direct write-downs charged against the allowances		
	d. Recoveries of amounts previously charged off		
	e. Balance at end of period		

(8) The company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring

		Current Year	Prior Year
(1)	The total recorded investment in restructured loans, as of year-end		
(2)	The realized capital losses related to these loans		
(3)	Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings		

(4) N/A

C. Reverse Mortgages

(1) None

(2) None

(3) At December 31, 2013, the actuarial reserve of \$0 reduced the asset value of the group of reverse mortgages.

(4) FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA recorded an unrealized loss \$ as a result of the re-estimates of the cash flows.

D. Loan-Backed Securities

(1) Prepayment assumptions for mortgage-backed/loan-backed/and structural securities were obtained from broker dealer survey values or internal estimates. None

		1	2a	2b	c
(2)		Amortized Cost Basis Before Other-than-Temporary Impairment	Other-than-Temporary Impairment Recognized in Loss		Fair Value 1 – (2a + 2b)
	OTTI recognized 1 st Quarter		Interest	Non-Interest	
	a.	Intent to sell			
	b.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis			
	c.	Total 1 st Quarter			
	OTTI recognized 2 nd Quarter				
	d.	Intent to sell			
	e.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis			
	f.	Total 2 nd Quarter			
	OTTI recognized 3 rd Quarter				
	g.	Intent to sell			
	h.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis			
	i.	Total 4 th Quarter			
	OTTI recognized 4 th Quarter				
	j.	Intent to sell			
	k.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis			
	l.	Total 4 th Quarter			
	m.	Annual aggregate total	XXX		XXX

NOTES TO FINANCIAL STATEMENTS

(3) Recognized OTTI securities: None

CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Tem porary Impairment	Amortized Cost After Other-Than-Te mporary Impairment	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
Total						

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains): None

a.	The aggregate amount of unrealized losses:	1.	Less than 12 Months	
		2.	12 Months or Longer	
b.	The aggregate related fair value of securities with unrealized losses:	1.	Less than12 Months	
		2.	12 Months or Longer	

(5) N/A

E. Repurchase Agreements and/or Securities Lending Transactions

(1) None

(2) None

(3) Collateral Received: None

a.	Aggregate Amount Collateral Received			Fair Value	
	1.	Repurchase Agreement			
		(a)	Open		
		(b)	30 Days or Less		
		(c)	31 to 60 Days		
		(d)	61 to 90 Days		
		(e)	Greater Than 90 Days		
		(f)	Sub-Total		
		(g)	Securities Received		
		(h)	Total Collateral Received		
	2.	Securities Lending			
		(a)	Open		
		(b)	30 Days or Less		
		(c)	31 to 60 Days		
		(d)	61 to 90 Days		
		(e)	Greater Than 90 Days		
		(f)	Sub-Total		
		(g)	Securities Received		
		(h)	Total Collateral Received		
	3.	Dollar Repurchase Agreement			
		(a)	Open		
		(b)	30 Days or Less		
		(c)	31 to 60 Days		
		(d)	61 to 90 Days		
		(e)	Greater Than 90 Days		
		(f)	Sub-Total		
		(g)	Securities Received		
		(h)	Total Collateral Received		
	b.	The fair value of that collateral and of the portion of that collateral that it has sold or replugged			

c. None

(4) None

(5) Collateral Reinvestment: None

a.	Aggregate Amount Collateral Reinvested		Amortized Cost	Fair Value
	1.	Repurchase Agreement		
		(a)	Open	

NOTES TO FINANCIAL STATEMENTS

		(b)	30 Days or Less		
		(c)	31 to 60 Days		
		(d)	61 to 90 Days		
		(e)	91 to 120 Days		
		(f)	121 to 180 Days		
		(g)	181 to 365 Days		
		(h)	1 to 2 Years		
		(i)	2 to 3 Years		
		(j)	Greater Than 3 Years		
		(k)	Sub-Total		
		(l)	Securities Received		
		(m)	Total Collateral Reinvested		
	2.	Securities Lending			
		(a)	Open		
		(b)	30 Days or Less		
		(c)	31 to 60 Days		
		(d)	61 to 90 Days		
		(e)	91 to 120 Days		
		(f)	121 to 180 Days		
		(g)	181 to 365 Days		
		(h)	1 to 2 Years		
		(i)	2 to 3 Years		
		(j)	Greater Than 3 Years		
		(k)	Sub-Total		
		(l)	Securities Received		
		(m)	Total Collateral Reinvested		
		3. Dollar Repurchase Agreement			
		(a)	Open		
		(b)	30 Days or Less		
		(c)	31 to 60 Days		
		(d)	61 to 90 Days		
		(e)	91 to 120 Days		
		(f)	121 to 180 Days		
		(g)	181 to 365 Days		
		(h)	1 to 2 Years		
		(i)	2 to 3 Years		
		(j)	Greater Than 3 Years		
		(k)	Sub-Total		
		(l)	Securities Received		
		(m)	Total Collateral Reinvested		

b. None

(6) None

(7) Collateral for Securities Lending transactions that extend beyond one year from the reporting date. None

Description of Collateral	Amount
Total Collateral extending beyond one year of the reporting date	

F. Real Estate - None

(1) None

(2) None

(3) None

(4) None

(5) None

G. Investments in Low-Income Housing Trade Credits (LIHTC) - None

(1) None

(2) None

(3) None

NOTES TO FINANCIAL STATEMENTS

(4) None

(5) None

H. Restricted Assets

(1) Restricted Assets (Including Pledged) - None

Restricted Asset Category	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Restricted Assets (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown								0.000	0.000	0.000
b. Collateral held under security lending arrangements								0.000	0.000	0.000
c. Subject to repurchase agreements								0.000	0.000	0.000
d. Subject to reverse repurchase agreements								0.000	0.000	0.000
e. Subject to dollar repurchase agreements								0.000	0.000	0.000
f. Subject to dollar reverse repurchase agreements								0.000	0.000	0.000
g. Placed under option contracts								0.000	0.000	0.000
h. Letter stock or securities restricted as to sale								0.000	0.000	0.000
i. On deposit with state								0.000	0.000	0.000
j. On deposit with other regulatory bodies								0.000	0.000	0.000
k. Pledged as collateral not captured in other categories								0.000	0.000	0.000
l. Other restricted assets								0.000	0.000	0.000
m. Total Restricted Assets								0.000	0.000	0.000

- (a) Subset of column 1
(b) Subset of column 3

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contacts that Share Similar Characteristics, Such as Reinsurance and Derivatives, are Reported in the Aggregate): None

	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Other Restricted Assets	Total General Account (G/A)	G/A Supporting S/A Restricted Assets (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
									0.000	0.000
Total								0.000	0.000	0.000

- (a) Subset of column 1
(b) Subset of column 3

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives, are Reported in the Aggregate): None

Collateral Agreement	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Restricted Assets (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
								0.000	0.000	
Total							0.000	0.000	0.000	

- (a) Subset of column 1
(b) Subset of column 3

NOTE 6 – JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

- A. The Society has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Society did not recognize any impairment write down for its investments in Joint Venture, Partnerships and Limited Liability Companies during the statement periods.

NOTES TO FINANCIAL STATEMENTS

NOTE 7 – INVESTMENT INCOME

- A. Due and accrued income was excluded from investment income on the following basis:

Mortgage loans: On loans in foreclosure or delinquent for more than 90 days.
Bonds: Where collection of invterest is uncertain and-or the bond is in default.
Real Estate: Where rent is in arrears for more than three months.
- B. Total Amount Excluded: 0

NOTE 8 – DERIVATIVE INSTRUMENTS

- A. The Society owned no derivative instruments at December 31, of the current year.
- B. N/A
- C. N/A
- D. N/A
- E. N/A
- F. N/A
- (1) N/A
- (2) N/A

NOTE 9 – INCOME TAXES

The Society, as a Fraternal Benefit Society, is not subject to income taxes.

- A. Deferred Tax Assets/(Liabilities)
1. Components of Net Deferred Tax Asset/(Liability) N/A

	2012			2011			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Gross deferred tax assets									
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)									
d. Deferred tax assets nonadmitted									
e. Subtotal net admitted deferred tax asset (1c-1d)									
f. Deferred tax liabilities									
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)									

2. Admission Calculation Components N/A

	2012			2011			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks									
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a)									

NOTES TO FINANCIAL STATEMENTS

above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:									
Adjusted gross deferred tax assets expected to be realized following the balance sheet date									
Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX		XXX	XXX		XXX	XXX	
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities									
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)									

3. Other Admissibility Criteria N/A

		2012	2011
a.	Ratio percentage used to determine recovery period and threshold limitation amount	0.000	0.000
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above		

4. Impact of Tax Planning Strategies N/A

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

	1	2	3	4	5	6
	Ordinary	Capital	Ordinary	Capital	(Col. 1-3) Ordinary	(Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)						
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000	0.000	0.000	0.000	0.000	0.000
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)						
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000	0.000	0.000	0.000	0.000	0.000

(b) Does the company's tax planning strategies include the use of reinsurance?

B. Deferred Tax Liabilities Not Recognized N/A

C. Current and Deferred Income Taxes N/A

1. Current Income Tax

	1	2	3
	2012	2011	(Col 1-2) Change
a. Federal			
b. Foreign			
c. Subtotal			
d. Federal income tax on net capital gains			
e. Utilization of capital loss carry-forwards			
f. Other			
g. Federal and Foreign income taxes incurred			

2. Deferred Tax Assets N/A

	1	2	3
	2012	2011	(Col 1-2) Change
a. Ordinary:			

NOTES TO FINANCIAL STATEMENTS

	1	2	3
	2012	2011	(Col 1-2) Change
1. Discounting of unpaid losses			
2. Unearned premium reserve			
3. Policyholder reserves			
4. Investments			
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual			
9. Pension accrual			
10. Receivables - nonadmitted			
11. Net operating loss carry-forward			
12. Tax credit carry-forward			
13. Other (including items <5% of total ordinary tax assets)			
99. Subtotal			
b. Statutory valuation allowance adjustment			
c. Nonadmitted			
d. Admitted ordinary deferred tax assets (2a99-2b-2c)			
e. Capital:			
1. Investments			
2. Net capital loss carry-forward			
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal			
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)			

3. Deferred Tax Liabilities N/A

	1	2	3
	2012	2011	(Col 1–2) Change
a. Ordinary:			
1. Investments			
2. Fixed assets			
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (including items <5% of total ordinary tax assets)			
99. Subtotal			
b. Capital:			
1. Investments			
2. Real estate			
3. Other (including items <5% of total capital tax assets)			
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)			

4 Net Deferred Tax Assets (2i – 3c)

N/A

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate
Among the more significant book to tax adjustments were the following: N/A

	2013	
	Amount	Effective Tax Rate (%)
Permanent Differences:		
Provision computed at statutory rate		
Proration of tax exempt investment income		
Tax exempt income deduction		
Dividends received deduction		
Disallowed travel and entertainment		
Other permanent differences		
Temporary Differences:		
Total ordinary DTAs		
Total ordinary DTLs		
Total capital DTAs		
Total capital DTLs		
Other:		
Statutory valuation allowance adjustment		
Accrual adjustment – prior year		
Other		
Totals		
Federal and foreign income taxes incurred		

NOTES TO FINANCIAL STATEMENTS

Realized capital gains (losses) tax		
Change in net deferred income taxes		
Total statutory income taxes		

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits N/A

At December 31, 2013, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.

The following is income tax expense for 2013 and 2012 that is available for recoupment in the event of future net losses:

Year	Amount
2013	
2012	

The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return N/A

The Company’s federal income tax return is consolidated with the following entities: N/A

2. The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return. Intercompany tax balances are settled monthly.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

NOTE 10 – INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES

A. The Society is not directly or indirectly owned or controlled by any other company, corporation, group of companies, partnership or individual.

B. The Society has a wholly owned subsidiary. See Schedule Y parts 1 & 2

- (1) N/A
- (2) N/A
- (3) N/A
- (4) N/A
- (5) N/A
- (6) N/A
- (7) N/A
- (8) N/A

C. The Society does not hold any investments in its subsidiaries which are not included in Schedule D, Summary by Country.

D. The Society has not made any agreements for the benefit of its subsidiary which would result in a material contingent exposure of the Society's assets.

E. The Society has not given any commitment or guarantees to its subsidiary.

F. N/A

G. N/A

NOTES TO FINANCIAL STATEMENTS

H. N/A

I. N/A

(1) N/A

(2) N/A

(3) N/A

(4) N/A

(5) N/A

J. N/A

(1) N/A

(2) N/A

K. N/A

L. N/A

(1) N/A

(2) N/A

(3) N/A

(4) N/A

(5) N/A

NOTE 11 – DEBT

A. The Society has no debt borrowed money as of December 31, of the current year.

(1) N/A

(2) N/A

(3) N/A

(4) N/A

(5) N/A

(6) N/A

(7) N/A

(8) N/A

(9) N/A

(10) N/A

(11) N/A

(12) N/A

B. FHLB (Federal Home Loan Bank) Agreements

(1)

		Current Year	Prior Year
(2)	FHLB stock purchased/owned as part of the agreement		
(3)	Collateral pledged to the FHLB		
(4)	Borrowing capacity currently available		
(5)	Agreement assets and liabilities		

NOTES TO FINANCIAL STATEMENTS

	General Account:		
	a. Assets		
	b. Liabilities		
	Separate Account:		
	a. Assets		
	b. Liabilities		

NOTE 12 – RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

A. Defined Benefit Plan

(1)	Change in Benefit Obligation		Overfunded		Underfunded	
	a.	Pension Benefits	2013	2012	2013	2012
	1.	Benefit obligation at beginning of year	6,051,306	6,137,849		
	2.	Service cost	87,341	137,531		
	3.	Interest cost	326,359	331,198		
	4.	Continuation by plan participants				
	5.	Actuarial gain (loss)	44,584	(638)		
	6.	Foreign currency exchange rate changes				
	7.	Benefits paid	234,960	232,132		
	8.	Plan amendments				
	9.	Business combinations, divestitures, curtailments, settlements and special termination benefits				
	10.	Benefit obligation at end of year				
			6,274,630	6,373,808		
			Overfunded		Underfunded	
	b.	Postretirement Benefits	2013	2012	2013	2012
	1.	Benefit obligation at beginning of year	298,288	251,614		
	2.	Service cost	3,001	3,717		
	3.	Interest cost	17,897	17,613		
	4.	Continuation by plan participants				
	5.	Actuarial gain (loss)	(21,806)	34,533		
	6.	Foreign currency exchange rate changes				
	7.	Benefits paid	13,220	9,189		
	8.	Plan amendments				
	9.	Business combinations, divestitures, curtailments, settlements and special termination benefits				
	10.	Benefit obligation at end of year	284,160	298,288		
			Overfunded		Underfunded	
	c.	Postemployment & Compensated Absence Benefits	2013	2012	2013	2012
	1.	Benefit obligation at beginning of year				
	2.	Service cost				
	3.	Interest cost				
	4.	Continuation by plan participants				
	5.	Actuarial gain (loss)				
	6.	Foreign currency exchange rate changes				
	7.	Benefits paid				
	8.	Plan amendments				
	9.	Business combinations, divestitures, curtailments, settlements and special termination benefits				
	10.	Benefit obligation at end of year				

(2)	Change in plan assets		Pension Benefits		Postretirement Benefits		Postemployment	
			2013	2012	2013	2012	2013	2012
	a.	Fair value of plan assets at beginning of year	6,042,492	5,775,832	265,000	243,866		
	b.	Actual return on plan assets	288,792	288,792				
	c.	Foreign currency exchange rate						

NOTES TO FINANCIAL STATEMENTS

	changes						
d.	Reporting entity contribution	220,000	210,000	32,380	30,323		
e.	Plan participants' contributions						
f.	Benefits paid	234,960	232,132	13,220	9,189		
g.	Business combinations, divestitures and settlements						
h.	Fair value of plan assets at end of year	6,316,324	6,042,492	284,160	265,000		

(3)	Funded status		Pension Benefits		Postretirement Benefits	
	Overfunded:		2013	2012	2013	2012
	a.	Assets (nonadmitted)				
		1.	Prepaid benefit costs	388,307	311,270	
		2.	Overfunded plans assets	41,694	NA	
		3.	Total assets (nonadmitted)	430,001	311,270	
	Underfunded:					
	b.	Liabilities recognized				
		1.	Accrued benefits costs		(284,160)	N/A
		2.	Liability for pension benefits		284,160	N/A
		3.	Total liabilities recognized			
c.	Unrecognized liabilities				3,541	N/A

(4)	Components of net periodic benefit cost		Pension Benefits		Postretirement Benefits		Postemployment	
			2013	2012	2013	2012	2013	2012
	a.	Service cost	87,341	137,531	3,001	3,717		
	b.	Interest cost	326,359	331,198	17,297	16,773		
	c.	Expected return on plan assets	(331,925)	(317,062)	600	840		
	d.	Transition asset or obligation	61,188	61,188	8,467	8,467		
	e.	Gains and losses						
	f.	Prior service cost or credit						
	g.	Gain or loss recognized due to a settlements curtailment						
	h.	Total net periodic benefit cost	142,963	212,855	29,365	29,797		

(5)	Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost		Pension Benefits		Postretirement Benefits	
			2013	2012	2013	2012
	a.	Items not yet recognized as a component of net periodic cost – prior year				
	b.	Net transition asset or obligation recognized				
	c.	Net prior service cost or credit arising during the period				
	d.	Net prior service cost or credit recognized				
	e.	Net gain and loss arising during the period				
	f.	Net gain and loss recognized				
	g.	Items not yet recognized as a component of net periodic cost – current year				

(6)	Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost		Pension Benefits		Postretirement Benefits	
			2013	2012	2013	2012
	a.	Net transition asset or obligations				
	b.	Net prior service cost or credit				
	c.	Net recognized gains and losses				

(7)	Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost		Pension Benefits		Postretirement Benefits	
			2013	2012	2013	2012
	a.	Net transition asset or obligations				
	b.	Net prior service cost or credit				
	c.	Net recognized gains and losses				

(8)	Weighted-average assumptions used to determine net periodic benefit cost as of December 31			2013	2012
	a.	Weighted-average discount rate		5.500	5.500
	b.	Expected long-term rate of return on plan assets		5.500	5.500
	c.	Rate of compensation increase		5.000	5.000

NOTES TO FINANCIAL STATEMENTS

	Weighted-average assumptions used to determine projected benefit obligations as of December 31		
	d.	Weighted-average discount rate	5.500
	e.	Rate of compensation increase	2.500

(9) The amount of the accumulated benefit obligation for defined benefit pension plans was \$6,274,630 for the current year and \$6,373,808 for the prior year.

(10) The Society does not have multiple non-pension postretirement plans or healthcare plans.

(11)	Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage point change in assumed health care cost trend rates would have the following effects:	1 Percentage Point Increase	1 Percentage Point Decrease
a.	Effect on total of service and interest cost components	N/A	N/A
b.	Effect on postretirement benefit obligation	N/A	N/A

(12)

Year(s)	Amount
a. 2014	\$337,936
b. 2015	\$328,743
c. 2016	\$325,485
d. 2017	\$403,926
e. 2018	\$415,463
f. 2019 through 2023	\$2,207,792

(13) The Society does not have any regulatory contribution requirements for 2014, however, the Society currently intends to make voluntary contributions to the defined benefit pension plan in an amount between \$200,000 to \$300,000.

(14) Employer Group Annuity or Direct Participation Account:

The amount of pension fund invested in the Employer's Group Annuity is:

<u>2013</u>	<u>2012</u>
\$6,316,324	\$6,042,492

The employer has earmarked Postretirements amounts as a liability in the general account.

	<u>2013</u>	<u>2012</u>
write in:	\$284,160	\$265,000

(15) N/A

(16) N/A

(17) N/A

(18) N/A

(19) N/A

(20) N/A

(21) The Society at this time, has elected not to apply the transition guidelines as set forth in SSAP102.

B. Investment Policies and Strategies - None

C. Fair Value of Plan Assets

(1) Fair Value Measurements of Plans Assets at Reporting Date

NOTES TO FINANCIAL STATEMENTS

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Bonds		6,316,324		6,316,324
Total Plan Assets		6,316,324		6,316,324

Allocation estimate based on beginning of year pattern.

End of year pattern not available before completion of report.

(2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy

Amount not material and data not available at the time to meet deadline.

Description for each class of plan assets	Beginning Balance at 1/1/2013	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2013
Total Plan Assets										

(3) Fair Value was determined by applying the same percentage of Bond Fair Value to Bond Value as is shown by the rate of Fair Value to Statement Value as shown in question 30 of the interrogatories or the Society elected to use statement value of its bonds for the Pension Fund Assets.

D. Basis Used to Determine Expected Long-Term Rate-of-Return

The rate on return as per the past few years results was used to determine the overall expected long-term rate of return on asset assumption, which has produced consistant annual results. The net investment rate of return has been computed annually and the trend studied to determine there is no significant deviations. Based on the consistent trend there was determined no adjustment was required.

E. Defined Contribution Plans

The Society does not have a Defined Contribution Plan

F. Multiemployer Plans

The Society does not have Multiemployer Plans.

G. Consolidated/Holding Company Plans

The Society does not have Consolidated/Holding Company Plans.

H. Postemployment Benefits and Compensated Absences

The Society does not provide Postemployment Benefits or Compensated Absences.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

(1) None

(2) None

(3) None

NOTE 13 – CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

(1) The Society is a Fraternal Benefit Society and issues no stock.

(2) The Society had no advances to surplus.

(3) The Society has no special restricted surplus funds.

(4) The Society has not issued surplus notes.

(5) N/A

(6) N/A

(7) N/A

(8) N/A

(9) N/A

NOTES TO FINANCIAL STATEMENTS

(10) The portion of unassigned funds (surplus) represented or reduced by unrealized gains and losses is:

(11) The reporting entity issued the following surplus debentures or similar obligations: None

Date Issued	Interest Rate	Par Value (Face Amount of Notes)	Carrying Value of Note	Principal and/or Interest Paid Current Year	Total Principal and/or Interest Paid	Unapproved Principal and/or Interest	Date of Maturity
	0.000						
Total	XXX		*				XXX

* Total should agree with Page 3, Line 32.

(12) The impact of any restatement due to prior quasi-reorganizations is as follows:

Description (Year)	Change in Surplus	Change in Gross Paid in and Contributed Surplus

(13) The effective dates of all quasi-reorganizations in the prior 10 years are: _____ None_____.

NOTE 14 – CONTINGENCIES

The Society had no contingencies.

A. Contingent Commitments

(1) Total SSAP No. 97, Investments in Subsidiary, Controlled, and Affiliated Entities, A Replacement of SSAP No. 88, and SSAP No. 48, Joint Ventures, Partnerships and Limited Liability Company contingent liabilities: \$

(2) Detail of other contingent commitments N/A

Nature and Circumsta nces of Guarantee and Key Attributes, Including Date and Duration of Agreement	Liability Recognition of Guarantee, (Including Amount Recognized at Inception. If no Initial Recognition, Document Exception Allowed Under SSAP No. 5R)	Ultimate Financial Statement Impact if Action under the Guarantee is Required	Maximum Potential Amount of Future Payments (Undiscounted) the Guarantor could be Required to make under the Guarantee. If unable to Develop an Estimate, this Should be Specifically Noted	Current Status of Payment or Performance Risk of Guarantee. Also Provide Additional Discussion as Warranted
Total		XXX		XXX

(3) N/A

a.	Aggregate maximum potential of future payments of all guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal the total of column 4 for (2) above.)		
b.	Current liability recognized in F/S		
	1.	Noncontingent liabilities	
	2.	Contingent liabilities	
c.	Ultimate financial statement impact if action under the guarantee is required		
	1.	Investments in SCA	
	2.	Joint Venture	
	3.	Dividends to stockholders (capital contribution)	
	4.	Expense	
	5.	Other	
	6.	Total (should equal (3)a)	

B. Assessments N/A

(1) Where Amount is Unknown N/A

Where Amount is Known N/A

(2) N/A

a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year –end		
b.	Decreases current year:		
c.	Increases current year:		
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end		

C. Gain Contingencies N/A

NOTES TO FINANCIAL STATEMENTS

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits N/A

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits:

	Direct
Claims related ECO and bad faith losses paid during the reporting period	

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period:

(a) 0-25 Claims	(b) 26-50 Claims	(c) 51-100 Claims	(d) 101-500 Claims	(e) More than 500 Claims

Indicate whether claim count information is disclosed per claim or per claimant:

(f) Per Claim [] (g) Per Claimant []

E. All Other Contingencies N/A

NOTE 15 – LEASES

A. Lessee Operating Lease

(1) The Society does not have any material lease obligations at this time.

(2) N/A

a.	At January 1, 2014 the minimum aggregate rental commitments are as follows:	
		Operating Leases
	1.	2014
	2.	2015
	3.	2016
	4.	2017
	5.	2018
	6.	Total

(3) N/A

B. Revenue, Net Income or Assets with Respect to Leases N/A

(1) For operating leases: N/A

a. N/A

b. N/A

c.	Future minimum lease payment receivables under noncancelable leasing arrangements as of December 31, 2013 are as follows:	
		Operating Leases
	1.	2014
	2.	2015
	3.	2016
	4.	2017
	5.	2018
	6.	Total

(d) N/A

(2) For leveraged leases: N/A

(a) N/A

(b) N/A

		2013	2012
1.	Income from leveraged leases before income tax including investment tax credit	N/A	N/A
2.	Less current income tax	N/A	N/A
3.	Net income from leveraged leases		

(c) The components of the investment in leveraged leases at December 31, 2013 and 2012 were as shown below:

		2013	2012
1.	Lease contracts receivable (net of principal and interest on	N/A	N/A

NOTES TO FINANCIAL STATEMENTS

	non-recourse financing)		
2.	Estimated residual value of leased assets	N/A	N/A
3.	Unearned and deferred income	N/A	N/A
4.	Investment in leveraged leases		
5.	Deferred income taxes related to leveraged leases	N/A	N/A
6.	Net investment in leveraged leases		

NOTE 16 – INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

(1) The table below summarizes the face amount of the Company's financial instruments with off-balance sheet risk:

		Assets		Liabilities	
		2013	2012	2013	2012
a.	Swaps	N/A	N/A	N/A	N/A
b.	Futures	N/A	N/A	N/A	N/A
c.	Options	N/A	N/A	N/A	N/A
d.	Total				

(2) N/A

(3). N/A

(4) N/A

NOTE 17 – SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A. Transfers of Receivables Reported as Sales - None

(1) None

(2) None

B. Transfer and Servicing of Financial Assets - None

(1) None

(2) None

(3) None

(4) None

(5) None

(6) None

(7) None

C. Wash Sales - None

(1) None

(2) The details by NAIC designation 3 or below, or unrated of securities sold during the year ended December 31, 2013 and reacquired within 30 days of the sale date are: N/A

Description	NAIC Designation	Number of Transactions	Book Value of Securities Sold	Cost of Securities Repurchased	Gain/(Loss)

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE PORTION OF PARTIALLY INSURED PLANS

A. ASO Plans - None

The gain from operations from Administrative Services Only (ASO) uninsured plans and he uninsured portion of partially insured plans was as follows during 2013:

		ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a.	Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	None	None	

NOTES TO FINANCIAL STATEMENTS

b.	Total net other income or expenses (including interest paid to or receive from plans)	None	None	
c.	Net gain or (loss) from operations			
d.	Total claim payment volume	None	None	

B. ASC Plans - None

The gain from operations from Administrative Services Contract (ASC) uninsured plans and he uninsured portion of partially insured plans was as follows during 2013:

		ASC Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a.	Gross reimbursement for medical cost incurred	None	None	
b.	Gross administrative fees accrued	None	None	
c.	Other income or expenses (including interest paid to or received from plans)	None	None	
d.	Gross expenses incurred (claims and administrative)	None	None	
e.	Total net gain or loss from operations			

C. Medicare or Similarly Structured Cost Based Reimbursement Contract

- (1) None
- (2) None
- (3) None
- (4) None

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

The Society has no direct premium written/produced by managing general agens/third party administrators.

Name and Address of Managing General Agent or Third Party Administrator	FEIN Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Total Direct Premiums Written/ Produced By
None					
Total	XXX	XXX	XXX	XXX	

20. FAIR VALUE MEASUREMENTS

A.

(1) Fair Value Measurements at Reporting Date

Assets at Fair Value	Level 1	Level 2	Level 3	Total
Common Stock	5,162,950			5,162,950
Bonds-Parent, Subsidiaries	593,623			593,623
Liabilities at Fair Value	Level 1	Level 2	Level 3	Total
Total				

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy - None

a. Assets	Beginning Balance at 1/1/2013	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2013
None										
Total										
b. Liabilities	Beginning Balance at 1/1/2013	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2013
None										
Total										

- (3) N/A
- (4) N/A
- (5) N/A

B. N/A

NOTES TO FINANCIAL STATEMENTS

C. N/A

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Total						

D. Not Practicable to Estimate Fair Value

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
		0.000		
Total				

21. OTHER ITEMS

The Society has no other items that require reporting (Paragraphs A through F and H), except Paragraph F, Sub-prime Mortgage-Rated Risk Exposure.

A. Extraordinary Items - None

B. Troubled Debt Restructuring Debtors - N/A

C. Other Disclosures and Unusual Items: None

D. Business Interruption Insurance Recoveries: None

E. State Transferable and Non-Transferable Tax Credits: None

(1) Carrying Value of Transferable and Non-Transferable State Tax Credits Gross of any Related Tax Liabilities and Total Unused Transferable and Non-Transferable State Tax Credits by State and in Total

Description of State Transferable and Non-Transferable Tax Credits	State	Carrying Value	Unused Amount
Total			

(2) Method of Estimating Utilization of Remaining Transferable and Non-Transferable State Tax Credits N/A

(3) Impairment Loss: N/A

(4) State Tax Credits Admitted and Nonadmitted: N/A

		Total Admitted	Total Nonadmitted
a.	Transferable		
b.	Non-Transferable		

F. Subprime Mortgage Related Risk Exposure - N/A

(1) The Society has completed careful analysis of the Disclosure Requirement regarding Sub-prime Mortgages. The Society has determined that it has no reportable or direct exposure transations. The Society has made this determination after careful review of its assets and by obtaining opinions from its investment management advisors.

(2) Direct Exposure Through Investments in Subprime Mortgage Loans: N/A

		Book/Adjusted Carrying Value (Excluding Interest)	Fair Value	Value of Land and Buildings	Other-Than-Temporary Impairment Losses Recognized	Default Rate
a.	Mortgages in the process of foreclosure					0.000
b.	Mortgages in good standing					0.000
c.	Mortgages with restored terms					0.000
d.	Total					XXX

(3) Direct Exposure Through Other Investments: N/A

		Actual Cost	Book/Adjusted Carrying Value (Excluding Interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a.	Residential mortgage backed securities				
b.	Commercial mortgage backed				

NOTES TO FINANCIAL STATEMENTS

	securities				
c.	Collateralized debt obligations				
d.	Structured securities				
e.	Equity investments in SCAs*				
f.	Other assets				
g.	Total				

* These investments comprise % of the company's invested assets.

(4) Underwriting Exposure to Subprime Mortgage Risk Through Mortgage Guaranty or Financial Guaranty Insurance Coverage - N/A

		Losses Paid in the Current Year	Losses Incurred in the Current Year	Case Reserves at end of Current Period	IBNR Reserves at End of Current Period
a.	Mortgage guaranty coverage				
b.	Financial guaranty coverage				
c.	Other lines (specify):				
d.	Total				

G. Retained Assets: N/A

(1) N/A

(2) N/A

		In Force			
		As of End of Current Year		As of End of Prior Year	
		Number	Balance	Number	Balance
a.	Up to and including 12 months				
b.	13 to 24 months				
c.	25 to 36 months				
d.	37 to 48 months				
e.	49 to 60 months				
f.	Over 60 months				
g.	Total				

(3) N/A

		Individual		Group	
		Number	Balance/Amount	Number	Balance/Amount
a.	Number/balance of retained asset account at the beginning of the year				
b.	Number/amount of retained asset accounts issued/added during the year				
c.	Investment earnings credited to retained asset accounts during the year	N/A		N/A	
d.	Fees and other charges assessed to retained asset accounts during the year	N/A		N/A	
e.	Number/amount of retained asset accounts transfer to state unclaimed property funds during the year				
f.	Number/amount of retained asset accounts closed/withdrawn during the year				
g.	Number balance of retained asset accounts at the end of the year				

H. Offsetting and Netting of Assets and Liabilities - N/A

22. EVENTS SUBSEQUENT

The Society has made the determination after careful review of its assets and by obtaining opinions from its investment managers and advisors that the Society has nothing to report as Events Subsequent, including no recovery of business interruption insurance.

Type I – Recognized Subsequent Events: None

NOTES TO FINANCIAL STATEMENTS

Type II – Nonrecognized Subsequent Events: None

- A. ACA Fee Assessment Payable
- B. Assessment Expected to Impact RBC 0.000

23. REINSURANCE

- A. Ceded Reinsurance Report

Section1 – General Interrogatories

- (1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? No
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business? No

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? No

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$__0__

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$__0__
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? No

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$__0__
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? No

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$__0__

- B. Uncollectible Reinsurance
- The Society has no uncollectable reinsurance.

- (1) FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA has written off in the current year reinsurance balances due from the entities listed below, the amount of:

	Claims incurred	
b.	Claims adjustment expenses incurred	
c.	Premiums earned	
d.	Other	
	Entity	Amount
	N/A	

- C. Commutation of Ceded Reinsurance: None

NOTES TO FINANCIAL STATEMENTS

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

(1)	Claims incurred	
(2)	Claims adjustment expenses incurred	
(3)	Premiums earned	
(4)	Other	
	Entity	Amount
	N/A	

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation: N/A

(1) Reporting Entity Ceding to Certified Reinsurer Whose Rating was Downgraded or Status Subject to Revocation: N/A

a. N/A

Name of Certified Reinsurer	Relationship to Reporting Entity	Date of Action	Jurisdiction of Action	Before	After	Net Obligation Subject to Collateral	Collateral Required (But Not Received)
N/A	N/A		N/A	N/A	N/A	N/A	N/A

(2) Reporting Entity's Certified Reinsurer Rating Downgraded or Status Subject to Revocation: N/A

a. N/A

Date of Action	Jurisdiction of Action	Before	After	Net Obligation Subject to Collateral	Collateral Required (But Not Received)
	N/A	N/A	N/A	N/A	N/A

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDTERMINATION

A. The Society has no retrospectively rated contracts or contracts subject to redetermination.

B. N/A

C. N/A

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act. N/A

		1	2	3	4	5
		Individual	Small Group Employer	Large Group Employer	Other Categories with Rebates	Total
Prior Reporting Year						
(1)	Medical loss ratio rebates incurred					
(2)	Medical loss ratio rebates paid					
(3)	Medical loss ratio rebates unpaid					
(4)	Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(5)	Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(6)	Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	
Current Reporting Year-to-Date						
(7)	Medical loss ratio rebates incurred					
(8)	Medical loss ratio rebates paid					
(9)	Medical loss ratio rebates unpaid					
(10)	Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	
(11)	Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	
(12)	Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

The Society has no change in incurred losses or loss adjustment expenses.

26. INTERCOMPANY POOLING ARRANGEMENTS - The Society has no Intercompany pooling arrangements.

A. N/A

B. N/A

C. N/A

D. N/A

E. N/A

NOTES TO FINANCIAL STATEMENTS

F. N/A

G. N/A

27. STRUCTURED SETTLEMENTS - The Society has no Structured Settlements.

A. N/A

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
N/A	N/A

B. N/A

Life Insurance Company and Location	Licensed in Company's State of Domicile YES/NO	Statement Value (i.e. Present Value) of Annuities
N/A		

28. HEALTH CARE RECEIVABLES - The Society has no Health Care Receivables.

A. Pharmaceutical Rebate Receivables: N/A

	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More than 180 Days After Billing
Quarter					
	N/A	N/A	N/A	N/A	N/A

B. Risk Sharing Receivables: N/A

		Risk Sharing Receivable as Estimated in the Prior Year	Risk Sharing Receivable as Estimated in the Current Year	Risk Sharing Receivable Billed	Risk Sharing Receivable Not Yet Billed	Actual Risk Sharing Amounts Received in Year Billed	Actual Risk Sharing Amounts Received First Year Subsequent	Actual Risk Sharing Amounts Received Second Year Subsequent	Actual Risk Sharing Amounts Received - All Other
Calendar Year	Evaluation Period Year Ending								

29. PARTICIPATING POLICIES

100% of life insurance is participating.

The portfolio average method is applied, recognizing plan of insurance, amount of insurance, year of issue and age at issue.

The Society paid dividends in the amount shown on Exhibit 4, to policyholders.

The Society did not allocate any additional income to its policyholders.

30. PREMIUM DEFICIENCY RESERVES

- Liability carried for premium deficiency reserve: N/A
- Date of most recent evaluation of this liability: N/A
- Was anticipated investment income utilized in the calculation? N/A

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

The Society authorizes deductions of deferred fractional premium upon death of the insured and returns any portion of the fractional premium beyond the date of death. Surrender values are not promised in excess of regularly computed reserves.

- Extra premiums are charged for substandard lives for certificates issued, plus the gross premium at a rated age.
- Regular reserves are computed by the regular reserve for the plan at a rated age and holding in addition one-half of the extra premium charge for one year.
- As of December 31, of the current year, the Society had no insurance-in-force for which the gross premiums are less than the net premium according to the standard valuation set by the State of Ohio.
- The Tabular Interest (Page 7, Line 4) has been determined from basic policy data. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7.
- The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7. For the determination of Tabular Interest on funds not involving life contingencies under page 7, Annuity, Line 3, for each valuation rate of interest, the Tabular Interest is calculated as one-hundredth of the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and the end of the year of valuation. The total amount of all such products is entered under Page 7, Line 3.

NOTES TO FINANCIAL STATEMENTS

(6) The details for other changes: N/A

			ORDINARY				GROUP	
Item	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Insurance	Annuities
N/A								
Total								

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

A.	Subject to Discretionary Withdrawal:		General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
	(1)	With fair value adjustment					0.000
	(2)	At book value less current surrender charge of 5% or more	40,953,533			40,953,533	17.955
	(3)	At fair value	1,603,278			1,603,278	0.703
	(4)	Total with adjustment or at fair value (total of 1 through 3)	42,556,811			42,556,811	18.658
	(5)	At book value without adjustment (minimal or no charge or adjustment)	138,705,868			138,705,868	60.812
B.	Not subject to discretionary withdrawal		46,827,896			46,827,896	20.530
C.	Total (gross: direct + assumed)		228,090,575			228,090,575	100.000
D.	Reinsurance ceded						
E.	Total (net (C) - (D))		228,090,575			228,090,575	

F. Life and Accident & Health Annual Statement:

(1)	Exhibit 5, Annuities, Total (net)	187,373,000
(2)	Exhibit 5, Supplementary contracts with life contingencies, Total (net)	
(3)	Exhibit 7, Deposit-type contracts, Line 14, Column 1	40,717,575
(4)	Subtotal	228,090,575
Separate Accounts Statement:		
(5)	Exhibit 3, Line 0299999, Column 2	
(6)	Exhibit 3, Line 0399999, Column 2	
(7)	Policyholder dividend and coupon accumulations	
(8)	Policyholder premiums	
(9)	Guaranteed interest contracts	
(10)	Other contract deposit funds	
(11)	Subtotal	
(12)	Combined Total	228,090,575

G. FHLB (Federal Home Loan Bank) Agreements

The Society is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Society has funding agreements to the FHLB Cincinnati in exchange for cash advances in the amount of \$41,000,000. The Society uses the funds in an investment spread strategy, consistent with its other investment spread operations. As such, the Society applies SSAP No. 52 accounting treatment to these funds, consistent with its other deposit-type contracts. It is not part of the Society's strategy to utilize these funds for operation and any funds obtained

NOTES TO FINANCIAL STATEMENTS

from the FHLB Cincinnati for use in the general operations would be accounted for consistent with SSAP No. 15 as borrowed money. The Table below indicates the amount of FHLB Cincinnati stock purchased, collateral pledged, assets & liabilities related to the agreement with FHLB Cincinnati.

		Current Year	Prior Year	
(2)	FHLB stock purchased owned as part of the agreement	136,950	1,027,700	
(3)	Collateral pledged to the FHLB	51,882,822	36,110,989	
(4)	Funding capacity currently available	41,000,000	29,000,000	
(5)	Total reserves related to funding agreement	41,000,000	29,000,000	
(6)	Agreement assets and liabilities			
	General Account:			
	a.	Assets	42,103,981	29,406,203
	b.	Liabilities	39,818,882	28,722,656
	Separate Account:			
	c.	Assets		
	d.	Liabilities		

33. PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2013 were:

		Gross	Net of Loading
(1)	Industrial		
(2)	Ordinary new business		
(3)	Ordinary renewal		
(4)	Credit life		
(5)	Group life		
(6)	Group annuity		
(7)	Totals		

34. SEPARATE ACCOUNTS

A. Separate Account Activity

- (1) The Society does not have any separate accounts.
- (2) In accordance with the products/transactions recorded within the separate account, some assets are considered legally insulated whereas others are not legally insulated from the general account. (The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.)

As of December 31, 2013 and 2012 the Company separate account statement included legally insulated assets of \$ and \$__0____, respectively. The assets legally insulated from the general account as of December 31, 2013 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Total		

- (3) In accordance with the products/transaction recorded within the separate account, some separate account liabilities are guaranteed by the general account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account.)

As of December 31, 2013, the general account of XYZ Company had a maximum guarantee for separate account liabilities of \$__0____. To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five (5) years:

a.	2013	
b.	2012	
c.	2011	

NOTES TO FINANCIAL STATEMENTS

d.	2010	
e.	2009	

As of December 31, 2013, the general account of XYZ Company had paid \$___0___ toward separate account guarantees. The total separate account guarantees paid by the general account for the preceding four years ending December 31, 2012, 2011, 2010, and 2009 was \$___0___, \$___0___, \$___0___, and \$___0___, respectively.

(4) N/A

B. General Nature and Characteristics of Separate Accounts Business - N/A

Separate Accounts with Guarantees N/A

		Index	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1)	Premiums, considerations or deposits for year ended 12/31/2013					
Reserves at 12/31/2013						
(2)	For accounts with assets at:					
	a. Fair value					
	b. Amortized cost					
	c. Total reserves*					
(3)	By withdrawal characteristics					
	a. Subject to discretionary withdrawal					
	b. With FV adjustment					
	c. At book value without FV adjustment and with current surrender charge of 5% or more					
	d. At fair value					
	e. At book value without FV adjustment and with current surrender charge less than 5%					
	f. Subtotal					
	g. Not subject to discretionary withdrawal					
	h. Total					
(4)	Reserves for asset default risk in lieu of AVR					

* Line 2(c) should equal Line 3(h)

C. Reconciliation of Net Transfers to or (from) Separate Accounts - N/A

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement: N/A

a.	Transfers to Separate Accounts (Page 4, Line 1.4)	
b.	Transfer from Separate Accounts (Page 4, Line 10)	
c.	Net transfers to or (from) Separate Accounts (a) - (b)	

(2) Reconciling adjustments: N/A

Adjustment	Amount

(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement: N/A

(1c) + (2) = (Page 4, Line 26) \$

35. LOSS/CLAIM ADJUSTMENT EXPENSES - Not required.

The balance in the liability for unpaid accident and health claim adjustment expenses as of _____ and _____ was \$_____ and \$_____, respectively. FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA incurred \$_____ and paid \$_____ of claim adjustment expenses in the current year, of which \$_____ of the paid amount was attributable to insured or covered events of prior years. FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA did not increase or decrease the provision for insured events of prior years. FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA took into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses and reduced such liability by \$_____.

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

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State regulating?
STATE OF OHIO

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

01/02/2014

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.

12/31/2013

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).

N/A

3.4

By what department or departments?
STATE OF OHIO, DEPT. OF INSURANCE

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	2	3
Name of Entity	NAIC Co. Code	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	2
Nationality	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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
HOSACK, SPECHT, MUETZEL, & WOOD, LLP 305 MT. LEBANON BLVD., PITTSBURGH PA 15234-1500

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 17A of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

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

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

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

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
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?

EDWARD F COWMAN, FSA, MAA BRUCE & BRUCE COMPANY, CONSULTING ACTUARIES 916 SHERWOOD DRIVE, LAKE BLUFF, IL 60044

- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes ☐No ☒
- 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 ☒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 ☒
- 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 ☒
- 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 ☒
- 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	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	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 ☒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 ☒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 ☒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 ☒
- 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 ☒
- 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

.....
- 19.1

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 [☒]

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 [☒]

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 [☒] 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 [☒]

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 [☒]

24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [☐] No [☐] N/A [☒]

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 [☒]

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 [☒]

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 [☒]

26.2

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

Yes [☐] No [☐] N/A [☒]

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [☐] No [☒]

27.2

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

.....

28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [☒] No [☐]

28.01

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

1 Name of Custodian(s)	2 Custodian's Address
KEYBANK NA	127 PUBLIC SQUARE CLEVELAND OH 44114-1306

28.02

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

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

28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [☐] No [☒]

28.04

If yes, give full and complete information relating thereto:

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

28.05

Identify all investment advisors, brokers/dealers or individuals acting on behalf of 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

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 [☒]

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
PART 1 - COMMON INTERROGATORIES - INVESTMENT

29.2 If yes, complete the following schedule:

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

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

1	2	3	4
Name of Mutual Fund (from the above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	.....300,535,784	.....302,713,197	.....2,177,413
30.2 Preferred stocks.....	.....200,000	.....178,000	.....(22,000)
30.3 Totals.....	.....300,735,784	.....302,891,197	.....2,155,413

30.4 Describe the sources or methods utilized in determining the fair values:
SVO AVS SERVICE, BROKERS, & TRADE PUBLICATIONS

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [X] 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? \$.....22,565

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
AMERICAN FRATERNAL ALLIANCE	15,750

34.1 Amount of payments for legal expenses, if any? \$.....27,457

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
BUCHANAN INGERSOLL & ROONEY PC	27,457

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

GENERAL INTERROGATORIES

PART 2 - FRATERNAL INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [☐] No [☒ X]

1.2

If yes, indicate premium earned on U.S. business only

.....

1.3

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

.....

1.31

Reason for excluding

.....

1.4

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

.....

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

.....

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

.....

1.62

Total incurred claims

.....

1.63

Number of covered lives

.....

All years prior to most current three years:

1.64

Total premium earned

.....

1.65

Total incurred claims

.....

1.66

Number of covered lives

.....

1.7

Group policies:

Most current three years:

1.71

Total premium earned

.....

1.72

Total incurred claims

.....

1.73

Number of covered lives

.....

All years prior to most current three years:

1.74

Total premium earned

.....

1.75

Total incurred claims

.....

1.76

Number of covered lives

.....

2.1

Does this reporting entity have Separate Accounts?

Yes [☐] No [☒ X]

2.2

If yes, has a Separate Accounts statement been filed with this Department?

Yes [☐] No [☐] N/A [☒ X]

2.3

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

.....

2.4

State the authority under which Separate Accounts are maintained:

.....

2.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [☐] No [☒ X]

2.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [☐] No [☒ X]

2.7

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

.....

3.

Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?

Yes [☒ X] No [☐]

4.

How often are meetings of the subordinate branches required to be held?

ANNUALLY

5.

How are the subordinate branches represented in the supreme or governing body?

BY DELEGATES

6.

What is the basis of representation in the governing body?

EACH LODGE HAVING 50 MEMBERS IS ENTITLED TO ONE DELEGATE & AN ADDITIONAL DELEGATE FOR EACH 100 MEMBERS ABOVE 50

7.1

How often are regular meetings of the governing body held?

QUADRENNIALLY

7.2

When was the last regular meeting of the governing body held?

.....08/15/2010

7.3

When and where will the next regular or special meeting of the governing body be held?

AUGUST 2014 IN PHILADELPHIA, PENNSYLVANIA

7.4

How many members of the governing body attended the last regular meeting?

.....337

7.5

How many of the same were delegates of the subordinate branches?

.....299

8.

How are the expenses of the governing body defrayed?

FROM THE GENERAL FUND OF THE SOCIETY

9.

When and by whom are the officers and directors elected?

BY THE DELEGATES AT THE CONVENTION

10.

What are the qualifications for membership?

SLOVAK DESCENT (OR MARRIAGE), CATHOLIC FAITH, U.S. OR CANADIAN RESIDENCY

11.

What are the limiting ages for admission?

80 YEARS

12.

What is the minimum and maximum insurance that may be issued on any one life?

NONE

13.

Is a medical examination required before issuing a benefit certificate to applicants?

Yes [☒ X] No [☐]

14.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Yes [☐] No [☒ X]

15.1

Are notices of the payments required sent to the members?

Yes [☒ X] No [☐] N/A [☐]

15.2

If yes, do the notices state the purpose for which the money is to be used?

Yes [☒ X] No [☐]

16.

What proportion of first and subsequent years' payments may be used for management expenses?

16.11 First year

.....0.0 %

16.12 Subsequent years

.....0.0 %

GENERAL INTERROGATORIES

PART 2 - FRATERNAL INTERROGATORIES

17.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?

17.2 If so, what amount and for what purpose?

Yes [] No [X]

18.1 Does the reporting entity pay an old age disability benefit?

18.2 If yes, at what age does the benefit commence?

19.1 Has the constitution or have the laws of the reporting entity been amended during the year?

19.2 If yes, when?

Yes [] No [X]

20. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules and regulations in force at the present time? If not, please do so.

21.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements?

21.2 If so, was an additional reserve included in Exhibit 5?

21.3 If yes, explain

Yes [X] No []

Yes [] No [X]

Yes [] No [X] N/A []

22.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

22.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, or on account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?

23. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?

24.1 Does the company have variable annuities with guaranteed benefits?

24.2 If 24.1 is yes, complete the following table for each type of guaranteed benefit.

Yes [] No [X]

Yes [] No [X]

Yes [] No [X]

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

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

25.1 Amount of loss reserves established by these annuities during the current year?

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

\$.....0

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

26.1 Do you act as a custodian for health savings account?

26.2 If yes, please provide the amount of custodial funds held as of the reporting date.

26.3 Do you act as an administrator for health savings accounts?

26.4 If yes, please provide the balance of the funds administered as of the reporting date.

27.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

27.2 If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Yes [] No [X]

Yes [] No [X]

Yes [] No [X]

Date	Outstanding Lien Amount

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
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).....	335,092	333,570	330,337	331,154	330,245
New Business Issued (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....	8,626	9,294	7,111	7,893	7,542
Premium Income (Exhibit 1, Part 1)					
3. Life insurance - first year (Line 9.4, Column 2).....	30,463	28,382	22,970	31,943	41,982
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	1,484,606	1,532,357	1,394,064	1,485,213	1,285,262
5. Annuity (Line 20.4, Column 3).....	20,701,238	18,090,136	14,055,956	32,118,507	16,348,878
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).....	22,216,307	19,650,874	15,472,990	33,635,663	17,676,121
Balance Sheet Items (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	336,431,292	305,479,561	285,105,807	272,289,975	234,794,912
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	313,749,681	284,832,989	266,121,790	254,770,111	221,625,900
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	261,839,000	243,149,000	227,605,000	226,806,000	196,855,000
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....	40,717,575	29,587,520	26,045,653	15,213,178	12,370,600
14. Asset valuation reserve (Page 3, Line 21.1).....	2,461,429	2,350,068	2,145,008	2,766,154	2,514,121
15. Surplus (Page 3, Line 30).....	22,681,610	20,646,572	18,984,017	17,519,864	13,169,012
Cash Flow (Page 5)					
16. Net cash from operations (Line 11).....	20,265,954	17,231,769	2,543,980	30,411,388	18,357,004
Risk-Based Capital Analysis					
17. Total Adjusted Capital.....	25,143,039	23,196,640	21,329,025	20,486,018	15,883,133
18. 50% of the Calculated RBC Amount.....	5,003,178	3,620,987	3,262,383	3,070,331	3,359,003
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).....	90.4	93.2	90.5	88.9	83.0
20. Stocks (Lines 2.1 and 2.2).....	1.8	1.3	2.0	3.2	4.3
21. Mortgage loans on real estate (Lines 3.1 and 3.2).....	0.4	0.5	0.6	0.7	0.9
22. Real estate (Lines 4.1, 4.2 and 4.3).....	0.7	0.8	0.9	1.0	1.1
23. Cash, cash equivalents and short-term investments (Line 5).....	3.3	2.6	1.9	3.3	1.9
24. Contract loans (Line 6).....	0.3	0.3	0.4	0.3	0.4
25. Derivatives (Line 7).....					.XXX
26. Other invested assets (Line 8).....	3.0	1.2	3.8	1.9	8.3
27. Receivable for securities (Line 9).....				0.7	0.1
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).....	593,623	559,432	394,606	358,574	120,647
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.....	593,623	559,432	394,606	358,574	120,647
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).....	6,964	29,537	39,360	59,522	37,107
40. Total admitted assets (Page 2, Line 28, Col. 3).....	336,431,292	305,479,561	285,105,807	272,289,975	234,794,912
Investment Data					
41. Net investment income (Exhibit of Net Investment Income, Line 17).....	14,149,981	13,393,552	13,294,943	14,325,257	14,943,839
42. Realized capital gains (losses) (Page 4, Line 30, Column 1).....	553,505	198,857	(1,269,681)	(855,477)	
43. Unrealized capital gains (losses) (Page 4, Line 34, Column 1).....	192,118	364,955	964,771	3,646,259	2,193,793
44. Total of above Lines 41, 42 and 43.....	14,895,604	13,957,364	12,990,033	17,116,040	17,137,632

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
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).....	13,203,965	13,360,161	23,605,607	12,432,385	7,935,365
46. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					
47. Increase in Life Reserves (Line 17, Column 2).....	1,083,000	725,000	200,000	918,000	764,000
48. Increase in Accident and Health Reserves (Line 17, Column 5).....					
49. Refunds to Members (Line 28, Column 1).....	405,055	397,288	393,805	402,047	359,336
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.....	14.0	14.5	17.1	8.9	15.3
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.....	2.2	7.7	2.4	2.1	2.8
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).....	1,958,823	1,215,338	1,036,748	1,622,583	1,439,264
58. Annuity (Column 3).....	308,099	859,344	90,690	239,215	3,362,429
59. Supplementary Contracts (Column 4).....					
60. Accident and Health (Column 5).....					
61. Aggregate of All Other Lines of Business (Column 6).....				2	3
62. Fraternal (Column 8).....	(811,287)	(753,348)			(492,227)
63. Expense (Column 9).....					
64. Total (Column 1).....	1,455,635	1,321,334	1,127,438	1,861,798	4,309,466

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?
If no, please explain:

Yes [] No []

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI
EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year.....	60,707	333,570
2. Issued during year.....	478	8,626
3. Reinsurance assumed.....		
4. Revived during year.....	96	2,071
5. Increased during year (net).....	156	2,966
6. Subtotals, Lines 2 to 5.....	730	13,663
7. Additions by refunds during year.....	XXX	
8. Aggregate write-ins for increases.....	0	0
9. Totals (Line 1 plus Line 6 to Line 8).....	61,437	347,233
Deductions During Year:		
10. Death.....	1,015	2,160
11. Maturity.....	28	23
12. Disability.....		
13. Expiry.....	181	2,181
14. Surrender.....	523	1,728
15. Lapse.....	283	5,565
16. Conversion.....	8	484
17. Decreased (net).....		
18. Reinsurance.....		
19. Aggregate write-ins for decreases.....	0	0
20. Totals (Lines 10 to 19).....	2,038	12,141
21. In force end of year (b) (Line 9 minus 20).....	59,399	335,092
22. Reinsurance ceded end of year.....	XXX	9,422
23. Line 21 minus Line 22.....	XXX	325,670

DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	0	0
1901.		
1902.		
1903.		
1998. Summary of remaining write-ins for Line 19 from overflow page.....	0	0
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 above).....	0	0

- (a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).
- (b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates), number of certificates.....0 , Amount, \$.....0.
Additional accidental death benefits included in life certificates were in amount, \$.....0. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []
If not, how are such expenses met?.....

EXHIBIT OF NUMBERS OF CERTIFICATES FOR SUPPLEMENTARY CONTRACTS,
ANNUITIES AND ACCIDENT AND HEALTH INSURANCE

	1 Supplementary Contracts (Involving Life Contingencies)	2 Supplementary Contracts (Not Involving Life Contingencies)	3 Individual Annuities	4 Accident & Health Insurance
1. In force end of prior year.....			5,176	
2. Issued during year.....			173	
3. Reinsurance assumed.....				
4. Increased during year (net).....			367	
5. TOTALS (Lines 1 to 4).....	0	0	5,716	0
Deduction during year:				
6. Decreased during year (net).....			270	
7. Reinsurance ceded.....				
8. TOTALS (Lines 6 and 7).....	0	0	270	0
9. In force end of year (Line 5 minus Line 8).....	0	0	5,446	0
10. Amount on deposit.....				XXX
Income now payable:				
11. Amount of income payable.....			1,889,115	XXX
Deferred fully paid:				
12. Account balance.....	XXX	XXX	4,947,523	XXX
Deferred not fully paid:				
13. Account balance.....	XXX	XXX	174,335,626	XXX

FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANAI

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.			1	Direct Business						
				Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts	
				2 Life Insurance Premiums	3 Annuity Considerations					
1.	Alabama.....	AL	.N						.....0	
2.	Alaska.....	AK	.N						.....0	
3.	Arizona.....	AZ	.L	.....1,682	.....324,000				.....325,682	
4.	Arkansas.....	AR	.N						.....0	
5.	California.....	CA	.N						.....0	
6.	Colorado.....	CO	.L						.....0	
7.	Connecticut.....	CT	.L	.....20,983					.....20,983	
8.	Delaware.....	DE	.N						.....0	
9.	District of Columbia.....	DC	.N						.....0	
10.	Florida.....	FL	.L	.....7,845	.....13,969				.....21,814	
11.	Georgia.....	GA	.L						.....0	
12.	Hawaii.....	HI	.N						.....0	
13.	Idaho.....	ID	.N						.....0	
14.	Illinois.....	IL	.L	.....61,916	.....1,524,285				.....1,586,201	
15.	Indiana.....	IN	.L	.....7,974	.....28,627				.....36,601	
16.	Iowa.....	IA	.L		.....235,487				.....235,487	
17.	Kansas.....	KS	.N						.....0	
18.	Kentucky.....	KY	.L						.....0	
19.	Louisiana.....	LA	.N						.....0	
20.	Maine.....	ME	.N						.....0	
21.	Maryland.....	MD	.L						.....0	
22.	Massachusetts.....	MA	.L	.....2,394					.....2,394	
23.	Michigan.....	MI	.L	.....40,008	.....98,222				.....138,229	
24.	Minnesota.....	MN	.L	.....3,118	.....298,525				.....301,643	
25.	Mississippi.....	MS	.N						.....0	
26.	Missouri.....	MO	.L	.....86	.....51,000				.....51,086	
27.	Montana.....	MT	.N						.....0	
28.	Nebraska.....	NE	.L		.....16,000				.....16,000	
29.	Nevada.....	NV	.L						.....0	
30.	New Hampshire.....	NH	.N						.....0	
31.	New Jersey.....	NJ	.L	.....79,926	.....405,638				.....485,563	
32.	New Mexico.....	NM	.N						.....0	
33.	New York.....	NY	.L	.....64,715	.....327,405				.....392,120	
34.	North Carolina.....	NC	.L						.....0	
35.	North Dakota.....	ND	.N						.....0	
36.	Ohio.....	OH	.L	.....318,294	.....11,062,631				.....11,380,925	
37.	Oklahoma.....	OK	.N						.....0	
38.	Oregon.....	OR	.N						.....0	
39.	Pennsylvania.....	PA	.L	.....938,114	.....5,731,640				.....6,669,754	
40.	Rhode Island.....	RI	.N						.....0	
41.	South Carolina.....	SC	.L						.....0	
42.	South Dakota.....	SD	.N						.....0	
43.	Tennessee.....	TN	.L						.....0	
44.	Texas.....	TX	.L	.....129					.....129	
45.	Utah.....	UT	.N						.....0	
46.	Vermont.....	VT	.N						.....0	
47.	Virginia.....	VA	.L						.....0	
48.	Washington.....	WA	.N						.....0	
49.	West Virginia.....	WV	.L	.....4,729	.....14,707				.....19,436	
50.	Wisconsin.....	WI	.L	.....5,579	.....569,101				.....574,681	
51.	Wyoming.....	WY	.N						.....0	
52.	American Samoa.....	AS	.N						.....0	
53.	Guam.....	GU	.N						.....0	
54.	Puerto Rico.....	PR	.N						.....0	
55.	US Virgin Islands.....	VI	.N						.....0	
56.	Northern Mariana Islands.....	MP	.N						.....0	
57.	Canada.....	CAN	.N						.....0	
58.	Aggregate Other Alien.....	OT	.XXX	.....0	.....0	.....0	.....0		.....0	.....0
59.	Subtotal.....	(a).....27	.XXX	.....1,557,491	.....20,701,238	.....0	.....0	.....22,258,729		.....0
90.	Reporting entity contributions for employee benefit plans		.XXX					.....0		
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....		.XXX					.....0		
92.	Dividends or refunds applied to shorten endowment or premium paying period.....		.XXX					.....0		
93.	Premium or annuity considerations waived under disability or other contract provisions.....		.XXX					.....0		
94.	Aggregate other amounts not allocable by State.....		.XXX	.....0	.....0	.....0	.....0	.....0		.....0
95.	Totals (Direct Business).....		.XXX	.....1,557,491	.....20,701,238	.....0	.....0	.....22,258,729		.....0
96.	Plus Reinsurance Assumed.....		.XXX					.....0		
97.	Totals (All Business).....		.XXX	.....1,557,491	.....20,701,238	.....0	.....0	.....22,258,729		.....0
98.	Less Reinsurance Ceded.....		.XXX	.....18,005				.....18,005		
99.	Totals (All Business) less reinsurance ceded.....		.XXX	.....1,539,486	.....20,701,238	(b).....0	.....0	.....22,240,724		.....0

DETAILS OF WRITE-INS							
58001.	.....	.XXX				.....0	
58002.	.....	.XXX				.....0	
58003.	.....	.XXX				.....0	
58998.	Summ. of remaining write-ins for line 58 from overflow.....	.XXX	.....0	.....0	.....0	.....0	.....0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58).....	.XXX	.....0	.....0	.....0	.....0	.....0
9401.	.....	.XXX				.....0	
9402.	.....	.XXX				.....0	
9403.	.....	.XXX				.....0	
9498.	Summ. of remaining write-ins for line 94 from overflow..	.XXX	.....0	.....0	.....0	.....0	.....0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	.XXX	.....0	.....0	.....0	.....0	.....0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.
Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

(a) Insert the number of L responses except for Canada and Other Alien.
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 4 or with Schedule H, Part 1, Column 1, Line 1. Indicate which:

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

PART 1 – ORGANIZATIONAL CHART

Holding Company System Annual Regulation Statement

FCSU - NAIC 56340
A Fraternal benefit Society
E.I.N. 34-0220550

Filed with the Insurance Department of the State of Ohio by JEDNOTA, INC. on behalf of the following insurer:

First Catholic Slovak Union
6611 Rockside Road
Independence, OH 44131-2398
Domicile: Ohio

September 29, 1986

Correspondence should be addressed:
Mr. George Matta
C/O: First Catholic Slovak Union
6611 Rockside Road
Independence, OH 44131-2398

Organizational Chart

JEDNOTA, INC. 100% owned by First Catholic Slovak Union, A Fraternal Benefit Society

Subsidiaries: JEDNOTA Properties, INC.
JEDNOTA General Company

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FRATERNAL ANNUAL STATEMENT BLANK

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