



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2013
OF THE CONDITION AND AFFAIRS OF THE

Cincinnati Equitable Life Insurance Company

NAIC Group Code	0838	NAIC Company Code	88064	Employer's ID Number	35-1452221
	(Current)		(Prior)		
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	Ohio	
Country of Domicile	United States of America				
Incorporated/Organized	10/19/1977		Commenced Business	07/11/1978	
Statutory Home Office	525 Vine Street, Suite 1925		Cincinnati , OH, US 45202		
	(Street and Number)		(City or Town, State, Country and Zip Code)		
Main Administrative Office	525 Vine Street, Suite 1925				
	(Street and Number)				
	Cincinnati , OH, US 45202		513-621-1826		
	(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)		
Mail Address	P.O. BOX 3428		Cincinnati , OH, US 45202-3428		
	(Street and Number or P.O. Box)		(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	525 Vine Street, Suite 1925				
	(Street and Number)				
	Cincinnati , OH, US 45202		513-621-1826		
	(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)		
Internet Website Address	cineqlife.com				
Statutory Statement Contact	Gregory Allen Baker		513-621-1826		
	(Name)		(Area Code) (Telephone Number)		
	gbaker@1826.com		513-621-4531		
	(E-mail Address)		(FAX Number)		

OFFICERS

Chairman of the Board	Peter A Alpaugh	President/CEO/CFO/Treasurer	Gregory A Baker
Secretary	Linda S Bales	V.P. Sales & Marketing	Tonya G Crawford

OTHER

DIRECTORS OR TRUSTEES		
Peter A Alpaugh	Andrea A Kessel	Gregory A Baker
James W Ketring	Drew F Knowles	

State of Ohio
County of Hamilton SS:

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.

Peter A. Alpaugh Chairman of the Board	Linda S. Bales Secretary	Gregory A. Baker Treasurer
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Subscribed and sworn to before me this
10th day of February

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed02/21/2014
3. Number of pages attached.....

Richard Hansman, Jr.

11/8/2014

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	53,919,419		53,919,419	40,288,559
2. Stocks (Schedule D):				
2.1 Preferred stocks	4,148,939		4,148,939	4,123,181
2.2 Common stocks	7,245,872		7,245,872	6,114,084
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens.....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$882,539 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$1,201,917 , Schedule DA)	2,084,456		2,084,456	2,700,889
6. Contract loans (including \$ premium notes)	65,592		65,592	45,800
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	684,302		684,302	644,623
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	68,148,580	0	68,148,580	53,917,136
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	548,038		548,038	413,966
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	2,501		2,501	645
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	751,034		751,034	604,114
15.3 Accrued retrospective premiums			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	1,180,000		1,180,000	977,000
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	7,625		7,625	5,455
21. Furniture and equipment, including health care delivery assets (\$)	9,021	9,021	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	9,347
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	187,888	347	187,541	73,719
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	70,834,687	9,368	70,825,319	56,001,382
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	70,834,687	9,368	70,825,319	56,001,382
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
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. Prepaid Expenses	347	347	0	
2502. Premium Receivable	187,541		187,541	73,719
2503.				
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)	187,888	347	187,541	73,719

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$59,258,060 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	59,258,060	44,282,097
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	13,064	15,297
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	283,423	276,097
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	256,339	231,130
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	16,066	17,336
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)	900	950
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)	3,650	3,820
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$1,382 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	353,166	257,172
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded	0	0
9.4 Interest maintenance reserve (IMR, Line 6)	395,606	302,237
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$	56,779	27,042
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	322,691	212,024
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	158,648	57,319
15.1 Current federal and foreign income taxes including \$ on realized capital gains (losses)	27,368	1,675
15.2 Net deferred tax liability		
16. Unearned investment income	1,254	998
17. Amounts withheld or retained by company as agent or trustee		
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	646,861	599,863
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,299	
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		162,868
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	0	122,543
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	61,796,174	46,570,468
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	61,796,174	46,570,468
29. Common capital stock	1,000,000	1,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	6,280,231	6,280,231
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	1,748,914	2,150,683
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	8,029,145	8,430,914
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	9,029,145	9,430,914
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	70,825,319	56,001,382
DETAILS OF WRITE-INS		
2501. Merchandise Shield	0	122,543
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	122,543
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

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, less Col. 11)	27,903,380	22,846,847
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	2,502,592	2,162,292
4. Amortization of interest maintenance reserve (IMR, Line 5)	88,214	61,633
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	0	0
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with 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	0	0
9. Total (Lines 1 to 8.3)	30,494,186	25,070,772
10. Death benefits	9,570,396	6,880,911
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	111,832	72,005
13. Disability benefits and benefits under accident and health contracts	62,291	62,106
14. Coupons, guaranteed annual pure endowments and similar benefits	4,080	3,849
15. Surrender benefits and withdrawals for life contracts	16,458	30,990
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	214	77
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	14,973,731	12,581,329
20. Totals (Lines 10 to 19)	24,739,002	19,631,267
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	3,503,736	2,921,705
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	1,918,528	1,697,435
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	501,357	434,836
25. Increase in loading on deferred and uncollected premiums	153,757	101,436
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	(107,548)	5,150
28. Totals (Lines 20 to 27)	30,708,832	24,791,829
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(214,646)	278,943
30. Dividends to policyholders	905	838
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(215,551)	278,105
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	71,992	(134,561)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(287,543)	412,666
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$16,833 (excluding taxes of \$93,543 transferred to the IMR)	32,676	191,052
35. Net income (Line 33 plus Line 34)	(254,867)	603,718
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	9,430,914	8,422,969
37. Net income (Line 35)	(254,867)	603,718
38. Change in net unrealized capital gains (losses) less capital gains tax of \$	(305,160)	(94,076)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(122,000)	256,000
41. Change in nonadmitted assets	327,256	(58,593)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	(46,997)	(262,104)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		563,000
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(401,769)	1,007,945
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	9,029,145	9,430,914
DETAILS OF WRITE-INS		
08.301.		0
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	0	0
2701. Change in Dividend & Coupon Reserves	9,461	9,406
2702. Merchandise Shield Expenses	(117,009)	(4,256)
2703.		0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	(107,548)	5,150
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	27,696,841	22,685,378
2. Net investment income	2,679,189	2,221,120
3. Miscellaneous income	0	0
4. Total (Lines 1 through 3)	30,376,030	24,906,498
5. Benefit and loss related payments	9,741,503	6,943,998
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	5,611,138	5,047,992
8. Dividends paid to policyholders	955	863
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	156,675	(453,675)
10. Total (Lines 5 through 9)	15,510,271	11,539,178
11. Net cash from operations (Line 4 minus Line 10)	14,865,759	13,367,320
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	16,308,097	7,755,293
12.2 Stocks	5,731,967	10,116,840
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	8,426	8,020
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	162,868
12.8 Total investment proceeds (Lines 12.1 to 12.7)	22,048,490	18,043,021
13. Cost of investments acquired (long-term only):		
13.1 Bonds	29,937,449	18,703,745
13.2 Stocks	7,142,669	11,884,839
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	50,598	52,064
13.6 Miscellaneous applications	162,868	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	37,293,584	30,640,648
14. Net increase (decrease) in contract loans and premium notes	19,792	3,782
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(15,264,886)	(12,601,408)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	7,326	4,346
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(224,632)	(403,071)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(217,306)	(398,725)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(616,433)	367,187
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,700,889	2,333,703
19.2 End of year (Line 18 plus Line 19.1)	2,084,456	2,700,889

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

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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	27,903,380	0	27,311,779	505,690		0	0	0	0	0	85,911	
2. Considerations for supplementary contracts with life contingencies	0											
3. Net investment income	2,502,592		2,464,812	36,550							1,230	
4. Amortization of Interest Maintenance Reserve (IMR)	88,214		88,214									
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0		0	0	0	0	0	0	
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	30,494,186	0	29,864,805	542,240	0	0	0	0	0	0	87,141	0
10. Death benefits	9,570,396		9,570,396									
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	111,832			111,832								
13. Disability benefits and benefits under accident and health contracts	62,291		385						0	0	61,906	
14. Coupons, guaranteed annual pure endowments and similar benefits	4,080		4,080									
15. Surrender benefits and withdrawals for life contracts	16,458		16,458									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	214		214									
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	14,973,731		14,550,209	425,755							(2,233)	
20. Totals (Lines 10 to 19)	24,739,002	0	24,141,742	537,587	0	0	0	0	0	0	59,673	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3,503,736	0	3,487,632	3,735		0	0	0	0	0	12,369	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0		0	0	0	0	0	0	0
23. General insurance expenses	1,918,528		1,908,020	5,662					0	0	4,846	
24. Insurance taxes, licenses and fees, excluding federal income taxes	501,357		501,006								351	
25. Increase in loading on deferred and uncollected premiums	153,757		153,757									
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	(107,548)	0	(107,548)	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	30,708,832	0	30,084,609	546,984	0	0	0	0	0	0	77,239	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(214,646)	0	(219,804)	(4,744)	0	0	0	0	0	0	9,902	0
30. Dividends to policyholders	905		905								0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(215,551)	0	(220,709)	(4,744)	0	0	0	0	0	0	9,902	0
32. Federal income taxes incurred (excluding tax on capital gains)	71,992		71,011	(901)							1,882	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(287,543)	0	(291,720)	(3,843)	0	0	0	0	0	0	8,020	0
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701. Change in Dividend & Coupon Reserves	9,461		9,461									
2702. Merchandise Shield	(117,009)		(117,009)									
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(107,548)	0	(107,548)	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 , Line 10 , Line 16 , Line 23 , Line 24

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	44,282,097	0	43,437,878	844,219	0	0	0	0
2. Tabular net premiums or considerations	20,003,642		19,497,952	505,690				
3. Present value of disability claims incurred	0				XXX			
4. Tabular interest	2,077,345		2,045,448	31,897				
5. Tabular less actual reserve released	0							
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	0							
8. Totals (Lines 1 to 7)	66,363,084	0	64,981,278	1,381,806	0	0	0	0
9. Tabular cost	272,999		272,999		XXX			
10. Reserves released by death	6,699,270		6,699,270	XXX	XXX			XXX
11. Reserves released by other terminations (net)	132,370		20,538	111,832				
12. Annuity, supplementary contract and disability payments involving life contingencies	385		385					
13. Net transfers to or (from) Separate Accounts	0							
14. Total Deductions (Lines 9 to 13)	7,105,024	0	6,993,192	111,832	0	0	0	0
15. Reserve December 31, current year	59,258,060	0	57,988,086	1,269,974	0	0	0	0

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....47,211	.....46,386
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....1,647,335	.....1,789,618
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....233,556	.....227,169
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....88,188	.....87,201
2.21	Common stocks of affiliates .....	.....500,000	.....500,000
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....4,145	.....3,889
6	Cash, cash equivalents and short-term investments	(e) .....178	.....166
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....42,172	.....42,172
9.	Aggregate write-ins for investment income .....	.....38,472	.....38,472
10.	Total gross investment income	2,601,257	2,735,073
11.	Investment expenses		(g) .....232,481
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....0
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....232,481
17.	Net investment income (Line 10 minus Line 16)		2,502,592
DETAILS OF WRITE-INS			
0901.	Service Fees .....	.....38,258	.....38,258
0902.	Misc. Investment Income .....	.....214	.....214
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)	38,472	38,472
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 \$46,498 accrual of discount less \$320,116 amortization of premium and less \$196,672 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(17,323)	0	(17,323)	0	0
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	292,449	0	292,449	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	(92,691)	0	(92,691)	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	133,775	0	133,775	209,968	0
2.21	Common stocks of affiliates	0	0	0	(504,208)	0
3.	Mortgage loans		0	0	0	0
4.	Real estate		0	0		0
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments			0		
7.	Derivative instruments			0		
8.	Other invested assets	8,426	0	8,426	(10,919)	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	324,636	0	324,636	(305,160)	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	5, 143		5, 143								
2. Deferred and accrued	699, 692		699, 692								
3. Deferred , accrued and uncollected:											
3.1 Direct	704, 835		704, 835								
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net (Line 1 + Line 2)	704, 835	0	704, 835	0	0	0	0	0	0	0	0
4. Advance	160, 363		160, 363								
5. Line 3.4 - Line 4	544, 472	0	544, 472	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	2, 174, 372		1, 668, 832	505, 540							
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	0										
6.4 Net	2, 174, 372	0	1, 668, 832	505, 540	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	2, 718, 844	0	2, 213, 304	505, 540	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance) ..	484, 683	0	484, 683	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	2, 234, 161		1, 728, 621	505, 540							
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	0										
9.4 Net (Line 7 - Line 8)	2, 234, 161	0	1, 728, 621	505, 540	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	23, 421, 959		23, 421, 959								
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	23, 421, 959	0	23, 421, 959	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	399		399								
12. Deferred and accrued	1, 026, 354		1, 026, 354								
13. Deferred, accrued and uncollected:											
13.1 Direct	1, 026, 753		1, 026, 753								
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	0										
13.4 Net (Line 11 + Line 12)	1, 026, 753	0	1, 026, 753	0	0	0	0	0	0	0	0
14. Advance	192, 803		191, 421							1, 382	
15. Line 13.4 - Line 14	833, 950	0	835, 332	0	0	0	0	0	0	(1, 382)	0
16. Collected during year:											
16.1 Direct	2, 105, 819		2, 023, 419	150						82, 250	
16.2 Reinsurance assumed	0										
16.3 Reinsurance ceded	5, 309		5, 309								
16.4 Net	2, 100, 510	0	2, 018, 110	150	0	0	0	0	0	82, 250	0
17. Line 15 + Line 16.4	2, 934, 460	0	2, 853, 442	150	0	0	0	0	0	80, 868	0
18. Prior year (uncollected + deferred and accrued - advance) ..	687, 200	0	692, 243	0	0	0	0	0	0	(5, 043)	0
19. Renewal premiums and considerations:											
19.1 Direct	2, 252, 569		2, 166, 508	150						85, 911	
19.2 Reinsurance assumed	0										
19.3 Reinsurance ceded	5, 309		5, 309								
19.4 Net (Line 17 - Line 18)	2, 247, 260	0	2, 161, 199	150	0	0	0	0	0	85, 911	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	27, 908, 689	0	27, 317, 088	505, 690	0	0	0	0	0	85, 911	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	5, 309	0	5, 309	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	27, 903, 380	0	27, 311, 779	505, 690	0	0	0	0	0	85, 911	0

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS
AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	1,547		1,547								
22. All other	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	0										
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	0	0	0	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	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	1,336,065		1,332,330	3,735							
28. Single	2,144,453		2,144,453								
29. Renewal	23,218		10,849							12,369	
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	3,503,736	0	3,487,632	3,735	0	0	0	0	0	12,369	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	82,760		249		4,369	87,378
2. Salaries and wages	673,787		2,027		37,885	713,699
3.11 Contributions for benefit plans for employees	150,587		453		7,983	159,023
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare						0
3.32 Other agent welfare						0
4.1 Legal fees and expenses	4,611		14			4,625
4.2 Medical examination fees						0
4.3 Inspection report fees						0
4.4 Fees of public accountants and consulting actuaries	150,672		453		5,588	156,713
4.5 Expense of investigation and settlement of policy claims	7,954					7,954
5.1 Traveling expenses	114,352					114,352
5.2 Advertising	64,261					64,261
5.3 Postage, express, telegraph and telephone	98,485		296			98,781
5.4 Printing and stationery	123,664		372			124,036
5.5 Cost or depreciation of furniture and equipment						0
5.6 Rental of equipment	46,077		139			46,216
5.7 Cost or depreciation of EDP equipment and software	3,316					3,316
6.1 Books and periodicals						0
6.2 Bureau and association fees	17,148		52			17,200
6.3 Insurance, except on real estate	83,682		252			83,934
6.4 Miscellaneous losses	32,473					32,473
6.5 Collection and bank service charges	17,940		54		4,514	22,508
6.6 Sundry general expenses	146,548		441			146,989
6.7 Group service and administration fees						0
6.8 Reimbursements by uninsured plans						0
7.1 Agency expense allowance						0
7.2 Agents' balances charged off (less \$ recovered)						0
7.3 Agency conferences other than local meetings	80,609					80,609
9.1 Real estate expenses						0
9.2 Investment expenses not included elsewhere					164,192	164,192
9.3 Aggregate write-ins for expenses	14,756	0	44	0	7,950	22,750
10. General expenses incurred	1,913,682	0	4,846	0	232,481	(a) 2,151,009
11. General expenses unpaid December 31, prior year	186,243		710		25,071	212,024
12. General expenses unpaid December 31, current year	260,040		782		61,869	322,691
13. Amounts receivable relating to uninsured plans, prior year						0
14. Amounts receivable relating to uninsured plans, current year						0
15. General expenses paid during year (Lines 10+11-12-13+14)	1,839,885	0	4,774	0	195,683	2,040,342
DETAILS OF WRITE-INS						
09.301. Examination Fees	14,756		44		7,950	22,750
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	14,756	0	44	0	7,950	22,750

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

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes					0
2. State insurance department licenses and fees	30,117	91			30,208
3. State taxes on premiums	399,961	50			400,011
4. Other state taxes, including \$ for employee benefits					0
5. U.S. Social Security taxes	69,820	210			70,030
6. All other taxes	1,108				1,108
7. Taxes, licenses and fees incurred	501,006	351	0	0	501,357
8. Taxes, licenses and fees unpaid December 31, prior year	57,319				57,319
9. Taxes, licenses and fees unpaid December 31, current year	158,648				158,648
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	399,677	351	0	0	400,028

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	415	0
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	415	0
6. Paid in cash		
7. Left on deposit	490	
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	905	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	900	
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	900	0
16. Total from prior year	950	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	855	0
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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1958 CET 3.0% NL	15,969		15,969		
0100002. 1958 CSO 3.0% CRVM	352,267		352,267		
0100003. 1658 CSO 3.0% NL	564,137		564,137		
0100004. 1958 CSO 4.0% CRVM	54,359		54,359		
0100005. 1958 CSO 4.0% NL	759		759		
0100006. 1958 CSO 4.5% CRVM	9,905		9,905		
0100007. 1980 CSO 3.5% CRVM	15,742,823		15,742,823		
0100008. 1980 CSO 4.0% CRVM	29,802,811		29,802,811		
0100009. 1980 CSO 4.5% CRVM	45,933		45,933		
0100010. 125% 1980 CSO 3.5% CRVM	82,334		82,334		
0100011. 125% 1980 CSO 4.0% CRVM	10,655,906		10,655,906		
0100012. 200% 1980 CSO 3.5% CRVM	84,216		84,216		
0100013. 200% 1980 CSO 4.0% CRVM	156,242		156,242		
0100014. 2001 CSO 3.5% CRVM	1,563		1,563		
0100015. 2001 CSO 4.0% CRVM	183,145		183,145		
0100016. Payor & Special Class	800		800		
0199997. Totals (Gross)	57,753,169	0	57,753,169	0	0
0199998. Reinsurance ceded	3,033		3,033		
0199999. Life Insurance: Totals (Net)	57,750,136	0	57,750,136	0	0
0200001. 1958 CSO 4%	25,609	XXX	25,609	XXX	
0200002. 1980 CSO 4%	304,104	XXX	304,104	XXX	
0200003. 1980 CSO 3.75%	502,264	XXX	502,264	XXX	
0200004. 1980 CSO 3.5%	437,997	XXX	437,997	XXX	
0299997. Totals (Gross)	1,269,974	XXX	1,269,974	XXX	0
0299998. Reinsurance ceded	0	XXX		XXX	
0299999. Annuities: Totals (Net)	1,269,974	XXX	1,269,974	XXX	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0400001. 1958 CSO 4%	100		100		
0499997. Totals (Gross)	100	0	100	0	0
0499998. Reinsurance ceded	25		25		
0499999. Accidental Death Benefits: Totals (Net)	75	0	75	0	0
0500001. 1952 Disability with 1958 CSO 3%	350		350		
0599997. Totals (Gross)	350	0	350	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	350	0	350	0	0
0600001. 1952 Disability 3%	2,539		2,539		
0699997. Totals (Gross)	2,539	0	2,539	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	2,539	0	2,539	0	0
0700001. Non-Deduction	60,781		60,781		
0700002. Casket Growth	174,205		174,205		
0799997. Totals (Gross)	234,986	0	234,986	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	234,986	0	234,986	0	0
.....					
.....					
.....					
.....					
.....					
9999999. Totals (Net) - Page 3, Line 1	59,258,060	0	59,258,060	0	0

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [X] No []

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.

Non-Participating

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?

Yes [X] No []

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [] No [X]

If so, state:

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 the 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 31 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	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	13,064								13,064
2. Additional contract reserves (a)	0								
3. Additional actuarial reserves-Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	13,064	0	0	0	0	0	0	0	13,064
8. Reinsurance ceded	0								
9. Totals (Net)	13,064	0	0	0	0	0	0	0	13,064
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	0								
11. Additional actuarial reserves-Asset/Liability analysis	0								
12. Reserve for future contingent benefits	0								
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	0	0	0	0	0	0	0	0	0
15. Reinsurance ceded	0								
16. Totals (Net)	0	0	0	0	0	0	0	0	0
17. TOTAL (Net)	13,064	0	0	0	0	0	0	0	13,064
18. TABULAR FUND INTEREST	0								
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

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

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 the beginning of the year before reinsurance	276,097	0	0	0	276,097	0
2. Deposits received during the year	3,438				3,438	
3. Investment earnings credited to the account	9,681				9,681	
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	5,793				5,793	
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	283,423	0	0	0	283,423	0
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	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)	283,423	0	0	0	283,423	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

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	0										
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	0	0	0	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	211,339		211,010	329							
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	0										
2.24 Net	211,339	0	(b) 211,010	(b) 329	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	61,066		45,000								16,066
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net	61,066	0	(b) 45,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 16,066
4. TOTALS											
4.1 Direct	272,405	0	256,010	329	0	0	0	0	0	0	16,066
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	272,405	(a) 0	(a) 256,010	329	0	0	(a) 0	0	0	0	16,066

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

Individual Annuities \$ _____, Credit Life (Group and Individual) \$ _____, and Group Life \$ _____, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ _____

Credit (Group and Individual) Accident and Health \$ _____, and Other Accident and Health \$ _____ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	9,720,580		9,545,901	111,503							63,176
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net (d)	9,720,580	0	9,545,901	111,503	0	0	0	0	0	0	63,176
2. Liability December 31, current year from Part 1:											
2.1 Direct	272,405	0	256,010	329	0	0	0	0	0	0	16,066
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	272,405	0	256,010	329	0	0	0	0	0	0	16,066
3. Amounts recoverable from reinsurers December 31, current year	0										
4. Liability December 31, prior year:											
4.1 Direct	248,466	0	231,130	0	0	0	0	0	0	0	17,336
4.2 Reinsurance assumed	0										
4.3 Reinsurance ceded	0										
4.4 Net	248,466	0	231,130	0	0	0	0	0	0	0	17,336
5. Amounts recoverable from reinsurers December 31, prior year	0										
6. Incurred Benefits											
6.1 Direct	9,744,519	0	9,570,781	111,832	0	0	0	0	0	0	61,906
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	9,744,519	0	9,570,781	111,832	0	0	0	0	0	0	61,906

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

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

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

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

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	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			0
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)	0	0	0
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		325,000	325,000
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	9,021	11,317	2,296
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	347	307	(40)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	9,368	336,624	327,256
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	9,368	336,624	327,256
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
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. Prepaid Insurance	347	307	(40)
2502.		0	0
2503.			
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)	347	307	(40)

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Cincinnati Equitable Life Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective January 1, 2001, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The State of Ohio has not adopted any prescribed or permitted practices that differ from NAIC SAP.

	State of Domicile	2013	2012
<u>NET INCOME</u>			
(1) Cincinnati Equitable Life state basis (page 4, line 35 Col. 1 & 2)	Ohio	(254,867)	603,718
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(4) NAIC SAP (1-2-3=4)	Ohio	(254,867)	603,718
<u>SURPLUS</u>			
(5) Cincinnati Equitable Life state basis (Page 3, Line 38, Columns (1&2))	Ohio	9,029,146	9,430,914
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(8) NAIC SAP (5-6-7=8)	Ohio	9,029,146	9,430,914

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make certain 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

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) Common Stocks at market except that investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.
- (4) Preferred stocks are stated in accordance with guidance provided in SSAP No. 32.
- (5) Mortgage loans on real estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative; these are valued using the prospective method.
- (7) The Company owns 100% of the outstanding stock of Cincinnati Equitable Insurance Company, an Ohio domiciled property casualty insurance company. The stock of Cincinnati Equitable Insurance Company was contributed to the Company by their common parent Cincinnati Equitable Companies, Inc. in 2007.
- (8) The Company has no interest in Joint Ventures.
- (9) All derivatives, if any, are stated at fair value.
- (10) The Company does not anticipate investment income as a factor in the premium deficiency calculation.
- (11) 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.

2. Accounting Changes and Corrections of Errors

A. Changes in accounting practices

During the Prior Year, the Company implemented SSAP 101, accounting for income taxes, which resulted in an adjustment to 2012 Policyholder Surplus.

B. Correction of errors

The Company made no corrections of prior period financial statements.

3. Business Combinations and Goodwill

The Company has not participated in a business combination in the current year.

4. Discontinued Operations

The Company had no discontinued operations in 2013.

5. Investments

A. Mortgage Loans

The Company has no new Mortgage Loans or Loans in default.

B. Debt Restructuring

The Company has not restructured any debt in the current year.

C. Reverse Mortgages

The Company has no Reverse Mortgages.

D. Loan-Backed Securities

1. Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or NAIC RMBS/ CMBS modeling.
2. The Company had no securities with a recognized other-than-temporary impairment.
3. The Company had no securities with a recognized other-than-temporary impairment.
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):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months \$ 22,221
2. 12 Months or Longer \$ 236,088

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months \$ 898,083
2. 12 Months or Longer \$ 4,916,715

5. We used market values obtained from broker dealers and money managers to determine that these securities are not Other-than-temporary impairments.

E. Repurchase Agreements and/or Securities Lending

The Company has no Repurchase Agreements or Securities Lending transactions.

6. Joint Ventures, Partnerships and Limited Liability Companies

The Company has no Joint Ventures, Partnerships or Limited Liability Companies.

7. Investment Income

The Company has no excluded investment income due and accrued.

8. Derivative Instruments

The Company has no investments in derivative financial instruments.

9. Income Taxes

- A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

1..

12/31/2013			12/31/2012			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	\$ 1,608,000	-	\$ 1,608,000	-	\$ 1,598,000	\$ 10,000	-	\$ 10,000
(b) Statutory Valuation Allowance	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	1,608,000	-	1,608,000	-	1,598,000	10,000	-	10,000
(d) Deferred Tax Assets Nonadmitted	-	-	325,000	-	325,000	(325,000)	-	(325,000)
(e) Subtotal Net Deferred Tax Asset (1c – 1d)	1,608,000	-	1,273,000	-	1,273,000	335,000	-	335,000
(f) Deferred Tax Liability	296,000	132,000	235,000	61,000	296,000	61,000	71,000	132,000
(g) Net Admitted Deferred Tax Assets (1e- 1f)	\$ 1,312,000	\$ (132,000)	\$ 1,038,000	\$ (61,000)	\$ 977,000	\$ 274,000	\$(71,000)	\$ 203,000

2.

12/31/2013			12/31/2012			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
Admission Calculation Components No. 101, Paragraphs 11.a, 11.b. and 11.c.:								
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carry backs.	119,000	-	-	-	-	119,000	-	119,000
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount in 2(a) above) After Application of the Threshold Limitation (the lesser of 2(b)1 and 2(b)2 below.	1,061,000	-	977,000	-	977,000	84,000	-	84,000
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	1,176,000	-	977,000	-	977,000	199,000	-	199,000
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	XXX	XXX	1,267,000	XXX	XXX	(91,000)
(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 No. 101 Total 2(a)+2(b)+2(c).	1,180,000	-	977,000	-	977,000	203,000	-	203,000

3.

2013		2012	
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount	730.561%	1,178.425%	
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2 (b)2 Above	\$ 7,841,520	\$ 8,448,460	

4.

12/31/2013		12/31/2012		Change	
(1)	(2)	(3)	(4)	(5)	(6)
Ordinary	Capital	Ordinary	Capital	Ordinary	Capital

Impact of Tax-Planning Strategies

(a) Determination of Adjusted Gross Deferred Tax Assets Net Admitted Deferred Tax Assets, By Tax Character As A Percentage

1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 1,608,000	0	\$ 1,598,000	0	\$ 10,000	0
2. Percentage of Adjusted Gross DTAs By Tax Character Attributable To The Impact of Tax Planning Strategies	100%	0%	100%	0%	0%	0%
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 1,608,000	0	\$1,273,000	0	\$ 335,000	0
4. Percentage of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because of The Impact Of Tax Planning Strategies	100%	0%	100%	0%	0%	0%

(b) Does the Company’s tax-planning strategies include the use of reinsurance? Yes_____ No X

B. All Deferred Tax Liabilities are recognized.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

C. Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
	12/31/2013	12/31/2012	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	\$ 72,000	\$ 3,000	\$ 69,000
(b) Foreign			
(c) Subtotal	72,000	3,000	69,000
(d) Federal income tax on net capital gains	16,833	143,000	(126,167)
(e) Utilization of capital loss carry-forwards	-	(143,000)	143,000
(f) Other	93,543	5,000	88,543
(g) Federal and foreign income taxes incurred	182,376	8,000	174,376
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses			
(2) Unearned premium reserve			
(3) Policyholder reserves	143,000	16,000	127,000
(4) Investments			
(5) Deferred acquisition costs	1,465,000	1,206,000	259,000
(6) Policyholder dividends accrual			
(7) Fixed assets			
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables – nonadmitted			
(11) Net operating loss carry-forward	-	376,000	(376,000)
(12) Tax credit carry-forward			
(13) Other (including items <5% of total ordinary tax assets			
(99) Subtotal	1,608,000	1,598,000	10,000
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	325,000	(325,000)
(d) Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	1,608,000	1,273,000	335,000
(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)	1,608,000	1,273,000	335,000
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	40,000	29,000	11,000
(2) Fixed assests			
(3) Deferred and uncollected premium	256,000	206,000	50,000
(4) Policyholder reserves			
(5) Other (including items <5% of total ordinary tax liabilities			
(99) Subtotal	296,000	235,000	61,000
(b) Capital			
(1) Investments	132,000	61,000	71,000
(2) Real estate			
(3) Other (including items <5% of total capital tax liabilities			
(99) Subtotal	132,000	61,000	71,000
(c) Deferred tax liabilities (3a99 + 3b99)	428,000	296,000	132,000
4. Net Deferred tax assets/liabilities (2i – 3c)	1,180,000	977,000	203,000

D. Among the more significant book to tax adjustments were the following:

	<u>Amount</u>	<u>Tax Effect</u>
(1) Income before taxes	\$ (72,500)	\$ (25,000)
(2) Book over tax reserves	194,000	66,000
(3) Deferred Acquisition Cost	758,000	258,000
(4) Change in Due & Deferred	(148,000)	(50,000)
(5) Non-Deductible expenses	167,000	57,000
(6) Accrual of bond discount	(47,000)	(16,000)
(7) Small Life Company Deduction	(220,000)	(75,000)
(8) Intercompany Transactions	(96,000)	(32,624)
(9) Taxable Income	<u>\$ 535,500</u>	<u>\$ 182,376</u>

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

E. (1) At December 31, 2013, the Company had no remaining Net Operating Loss carryforwards and no AMT Net Operating Loss carryforwards.

(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

2013 (current year)	\$ 182,376
2012 (current year -1)	\$ 3,000
2011 (current year -2)	\$ 5,000

(3) The Company has no amounts on deposit admitted under Section 6603 of the Internal Revenue Service Code.

F. (1) The Company's federal Income Tax return is consolidated with the following entities:

Cincinnati Equitable Companies, Inc.
Cincinnati Equitable Insurance Company

(2) The method of allocation between the companies is subject to a written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany tax balances are settled within 90 days from the date the tax return is filed or estimated payments are made.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A. Cincinnati Equitable Life Insurance Company is a wholly owned subsidiary of Cincinnati Equitable Companies, Inc., an Insurance Holding Company.
- B. Cincinnati Equitable Life Insurance Company shares common management with Cincinnati Equitable Insurance. Certain processing functions are also shared between the two companies, such as accounting, underwriting and mail processing.
- C. Cincinnati Equitable Life Insurance Company pays expenses under a management agreement for the general management of the company. These expenses are generally allocated to the companies based on time spent working for each company.
- D. At December 31, 2013, the Company reported \$2,299 payable to Cincinnati Equitable Companies, Inc.. The terms of the settlement require that these amounts are settled within 90 days.
- E. The Company has made no guarantees on behalf of the Parent Company.
- F. Cincinnati Equitable Companies, Inc has agreed to provide Management and certain processing functions to Cincinnati Equitable Life Insurance Company (see 10.B. above). In 2013 the expense for these services was \$413,448.
- G. All outstanding stock of Cincinnati Equitable Life Insurance Company is owned by Cincinnati Equitable Companies, Inc., an insurance holding company domiciled in the State of Ohio (see Schedule Y of this statement).
- H. The Company owns no shares of the Parent Companies' outstanding stock.
- I. The Company owns 100% of the outstanding stock of Cincinnati Equitable Insurance Company, an Ohio domiciled Property Casualty Company, whose value is less than 10% of the admitted assets of the Company. Cincinnati Equitable Insurance Company is valued at Statutory Surplus. No goodwill is associated with this asset.
- J. The Company has no investment in SCA, whose value has been impaired.

11. Debt

The Company has no outstanding debt.

12. Retirement Plans, Deferred Compensation, Postretirement Benefit Plans and Compensated Absences and Other Postretirement Benefit Plans.

- A. Defined Benefit Plan
The Company has no Defined Benefit Plan.
- E. Define Contribution Plans
The Company has no Defined Contribution Plan of its own.
- F. Multi-Employer Plans
The Company has no Multi-Employer plans
- G. Consolidated/Holding Company Plans
The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Cincinnati Equitable Companies, Inc., our parent company. In addition, the Company does not provide certain other postretirement benefits to retired employees through a plan sponsored by Cincinnati Equitable Companies, Inc. The Company has no legal obligation for benefits under these plans. Cincinnati Equitable Companies, Inc. allocates amounts to the Company based on salary ratios. The Company's share of net expense for the qualified pension plan was \$10,285 and \$10,087 for 2013 and 2012, respectively and for other postretirement benefit plans was \$ 0 and \$ 0 for 2013 and 2012, respectively.
- H. Postemployment Benefits and Compensated Absences
The Company does not provide for post-retirement benefits. However, the Company does compensate for unused absences.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
The Company doesn't provide for post-retirement medical benefits. Therefore, this Act will have no impact on the Company.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations.

- 1. The Company has 1,000 shares authorized, 1,000 shares issued and 1,000 shares outstanding.
- 2. The Company has no preferred stock outstanding.
- 3. Without the prior approval of the domiciliary commissioner, dividends to the shareholders are limited by the laws of the Company's state of incorporation, Ohio, to \$902,915, an amount that is based on restrictions related to statutory surplus.
- 4. The Company paid no dividends to shareholders in 2013.
- 5. Within the limits of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- 6. There are no restrictions placed on the Company's surplus, including for whom the surplus is being held, other than the minimum surplus requirements of the state of Ohio.
- 7. There are no advances to surplus.
 - 8. The Company holds no stock for special purposes.
 - 9. The Company made no changes to special surplus balances from prior years.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

10. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:
- a. Unrealized gains and losses \$ 900,628
 - b. Non-admitted asset value \$ (9,368)
 - c. Separate account business \$ -
 - d. Asset valuation reserves \$ (46,998)
 - e. Provision for reinsurance \$ -

14. Contingencies

- A. Contingent Commitments
The Company has no Contingent Commitments.
- B. Assessments
The Company is not aware of any new insolvencies in 2013. It is expected that the Company will have to pay some amount, for insolvencies, at some point in the future. However, do to the size of the Company’s premium volume; these assessments will not be material.
- C. Gain Contingencies
The Company has established no contingencies for gains.
- D. All Other Contingencies
The Company has established no other contingencies.

15. Leases

- A. Lessee Operating Lease
- (1) The Company leases automobiles and office equipment under various non-cancelable operating lease agreements that expire through September 17, 2017. Rental expense for 2013, and 2012 were approximately \$57,000 and \$53,000.
 - (2) At January 1, 2014, the minimum aggregate rental commitments are as follows:

	Year Ending December 31	Operating Leases
1.	2014	50,000
2.	2015	31,000
3.	2016	7,000
4.	2017	4,000
5.	2018	0
6.	Total	92,000

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company has no Financial Instruments with Off-Balance Sheet Risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. The Company has not transferred receivable balances.
- B. The Company has no transaction in accordance with SSAP No.18.
- C. The Company has made no wash sale transactions.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

The Company has no such gain or loss.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Name & Address of Managing General Agent or Third Party Administrator	FEI Number	Type of Exclusive Contract	Type of Business Written	Authority Granted	Direct Written Premium
Enterprise Group Planning 5910 Harper Road Cleveland, OH 44122	34-1262548	Yes	Individual A&H	CA, P	\$ 82,250

20. Fair Value Measure

A.

(1) Fair Value Measurements at Reporting Date

(1) Description	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
a) Assets at fair value				
Perpetual Preferred stock				
Industrial and Misc	\$ 3,705,584	-	-	\$ 3,705,584
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Perpetual Preferred Stocks	3,705,584	-	-	3,705,584
Bonds				
U.S. Governments	1,303,510	-	-	1,303,510
Industrial and Misc	-	52,492,491	-	52,492,491
Hybrid Securities	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Bonds	1,303,510	52,492,491	-	53,796,001
Common Stock				
Industrial and Misc	3,051,380	-	-	3,051,380
Parent, Subsidiaries and Affiliates	-	4,194,492	-	4,194,492
Total Common Stocks	3,051,380	4,194,492	-	7,245,872
Separate account assets	-	-	-	-
Total assets at fair value	8,060,474	56,686,983	-	64,747,457
b). Liabilities at fair value				
Other liabilities				
Total liabilities at fair value	-	-	-	-

B. The Company had no assets that rely on Level 3 fair value measurement.

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Value	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	53,796,001	53,919,419	1,303,510	52,492,491	-	-
Common Stock	7,245,872	7,245,872	3,051,380	4,194,492	-	-
Preferred Stock	3,705,584	4,148,939	3,705,584	-	-	-
Other Invested Assets	684,302	684,302	-	684,302	-	-

21. Other Items

- A. The Company has no Extraordinary Items.
- B. The Company has no Restructured Debt.
- C. The Company has no Other Disclosures or Unusual Items
- D. The Company has no Business Interruptions Recoveries.
- E. The Company has no State Transferable Tax Credits.
- F. The Company does not own investments in Hybrid Securities.
- G. The Company has no Subprime Mortgage Related Risk Exposure.
- H. The Company has no Offsetting or Netting of Assets and Liabilities.

22. Events Subsequent

The Company has no events subsequent to the date of these financial statements.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

- 1. None of the reinsurers, listed on Schedule S as nonaffiliated, are controlled by us.
- 2. No policies issued by the company have been reinsured with a foreign reinsurer in which we own a controlling interest directly or indirectly.

Section 2 - Ceded Reinsurance Report - Part A

1. The company does not have any reinsurance agreements in effect that can be unilaterally cancelled except for non payment of premiums.
2. The company does not have any reinsurance agreements in effect that may result in payments to the reinsurer exceeding the direct premium collected on these policies.

Section 3 - Ceded Reinsurance Report - Part B

1. The estimated reduction in surplus of terminating all reinsurance agreements would be \$0.
2. No new reinsurance agreements have been executed or amended, since January 1, 1996, that would include policies in force on the effective date of the agreement.

- B. Uncollectible Reinsurance
The Company had no Uncollectable Reinsurance
- C. Commutation of Ceded Reinsurance
The Company had no Commutation of Ceded Reinsurance
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
The Company had no Reinsurer receive a ratings downgrade.

24. Retrospectively rated Contracts & Contracts Subject to Redetermination

The Company has no retrospectively rated contracts or contracts subject to redetermination.

25. Change in Incurred Losses and Loss Adjustment Expenses

There have been no significant changes in the Loss and Loss Adjustment Expense reserves for losses incurred in prior accident years.

26. Intercompany Pooling Agreements

The Company has no Intercompany Pooling Agreements.

27. Structured Settlements

The Company has no Structured Settlement contracts.

28. Health Care Receivables

The Company has no Health Care Receivables.

29. Participating Policies

For the reporting year ended December 21, 2013, premiums under individual life participating policies were \$10,456, or less than 1% total individual life premium earned. The Company accounts for its policyholder dividends based upon the accrual method. The Company paid dividends in the amount of \$905 to policyholders and did not allocate any additional income to such policyholders.

30. Premium Deficiency Reserves

As of December 31, 2013 the Company had liabilities of \$0 related to premium deficiency reserves. The Company does not consider anticipated investment income when calculating its premium deficiency reserves.

31. Reserves for Life Contracts and Deposit-Type Contracts

- (1) The Company waves deduction of fractional deferred premiums upon death of insured. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums are charged for substandard lives for policies issued. Mean reserves are equal to multiple of the substandard extra annual premium where such multiple is not less than one half.
- (3) As of December 31, 2013, the Company had no insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.
- (4) The Tabular Interest (Page 12, Part A, Line 4) has been determined by formula as described in the instructions for Page 12.
- (5) For the determination of Tabular Interest on funds not involving life contingencies under Page 12, Part B, 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 end of the year of valuation. The total amount of all such products is entered under Page 12, Part B, Line 3.
- (6) There were no significant other increases under Page 12, Part B, Line 5.

32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

Withdrawal Characteristics of Annuity Actuarial Reserve and Deposit Liabilities		
	<u>Amount</u>	<u>% of Total</u>
A. Subject to discretionary withdrawal		
1.1 -with market value adjustments	\$ 0	0%
1.2 -at book value less surrender charge	1,244,365	98.0%
1.3 -at market value	0	0%
1.4 Total with adjustments or market value	0	0%
1.5 -at book value without adjustment (with minimal or no adjustment)	0	0%
	<u>Amount</u>	<u>% of Total</u>
B. Not subject to discretionary withdrawal	25,609	2.0%
C. Total (Gross)	1,269,975	100%
D. Reinsurance Ceded	0	
E. Total (Net)	\$ 1,269,975	100%

* Reconciliation of total annuity actuarial and deposit fund liabilities.

Life & Accident & Health Annual Statement:

F. Exhibit 5, Section B, Total (net)	\$ 1,269,975
G. Exhibit 5, Section C, Total (net)	0
H. Exhibit 7, Column 1, Line 2	0
I. Total annuity actuarial reserves and deposit fund liability	\$ 1,269,975

33. Premium and Annuity Considerations Deferred and Uncollected

Type	Gross	Net
Ordinary New Business	\$ 704,835	\$ 242,349
Ordinary Renewal	<u>1,026,753</u>	<u>511,186</u>
Total	\$ 1,731,588	\$ 753,535

34. Separate Accounts

The Company has no Separate Accounts.

35. Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2013 and December 31, 2012 was \$ 0 and \$ 0 respectively.

The Company pays a Managing General Agent to adjust accident and health claims. The amounts attributable to prior years are unknown.

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?

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.

12/31/2012

3.2

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

12/31/2008

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).

06/29/2009

3.4

By what department or departments?
Ohio

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 [] No [] N/A [X]

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?
4.12 renewals?

Yes [] No [X]
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?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2

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

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

GENERAL INTERROGATORIES

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 below the names and location (city and state of the main office) of any affiliates regulated by a federal 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?

BKD
312 Walnut Street, Suite 300
Cincinnati, OH 45202

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [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:

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

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

10.6

If the response to 10.5 is no or n/a, please explain

We are under the premium threshold

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?

James Merwald, FSA, MAAA
Actuarial Resources Corporation
6720 W. 12th Street
Overland Park, KS 66209

12.1

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

Yes [] No [X]

12.11

Name of real estate holding company

12.12

Number of parcels involved

12.13

Total book/adjusted carrying value

\$

12.2

If, yes provide explanation:

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

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

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [X] No []

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No [X]

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

(a)

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

(b)

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

(c)

Compliance with applicable governmental laws, rules and regulations;

(d)

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

(e)

Accountability for adherence to the code.

14.11

If the response to 14.1 is No, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]

14.21

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

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]

14.31

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$0

20.12 To stockholders not officers\$0

20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$0

20.22 To stockholders not officers\$0

20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others\$

21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment\$

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

GENERAL INTERROGATORIES

24.10 For the reporting entity’s security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.103	Total payable for securities lending reported on the liability page	\$	0

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 [X] 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 other securities restricted as to sale	\$
		25.28 On deposit with state or other regulatory body	\$ 1,123,003
		25.29 Other	\$

25.3 For category (25.27) provide the following:

1	2	3
Nature of Restriction	Description	Amount

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

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

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

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

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

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

1	2
Name of Custodian(s)	Custodian's Address
Fifth Third Bank	38 Fountain Square Plaza Cincinnati, OH 45263
U.S. Bank	225 Water Street, Suite 700 Jacksonville, FL 32202

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	2	3
Name(s)	Location(s)	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 [X]

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

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

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

1	2	3
Central Registration Depository Number(s)	Name	Address
	Ft. Washington Investment Advisors	303 Broadway, Suite 1200 Cincinnati, Ohio 45202
106905	Foster & Motley	7755 Montgomery Rd, Suite 100, Cincinnati, Ohio 45236
	Cincinnati Asset Management	8845 Governor's Hill Drive, Cincinnati, Ohio 45249

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

GENERAL INTERROGATORIES

- 29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])?
- Yes [] No [X]
- 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 above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the 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	53,919,419	53,796,001	(123,418)
30.2 Preferred stocks	4,148,939	3,507,420	(641,519)
30.3 Totals	58,068,358	57,303,421	(764,937)

- 30.4 Describe the sources or methods utilized in determining the fair values:
NAIC SVO or Custody Statements
- 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:
.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$17,200

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
AM Best	17,200
.....

34.1 Amount of payments for legal expenses, if any?\$4,625

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
Dinsmore & Shohl	3,469
.....

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 - LIFE INTERROGATORIES

1.1

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

Yes [X] No []

1.2

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

\$ 85,453

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.

\$ 61,906

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ 0

1.62

Total incurred claims

\$ 0

1.63

Number of covered lives

0

All years prior to most current three years

1.64

Total premium earned

\$ 85,453

1.65

Total incurred claims

\$ 61,906

1.66

Number of covered lives

32

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ 0

1.72

Total incurred claims

\$ 0

1.73

Number of covered lives

0

All years prior to most current three years

1.74

Total premium earned

\$ 0

1.75

Total incurred claims

\$ 0

1.76

Number of covered lives

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

85,911

83,434

2.2

Premium Denominator

27,903,380

22,846,847

2.3

Premium Ratio (2.1/2.2)

0.003

0.004

2.4

Reserve Numerator

29,130

32,633

2.5

Reserve Denominator

59,308,543

44,401,637

2.6

Reserve Ratio (2.4/2.5)

0.000

0.001

3.1

Does this reporting entity have Separate Accounts?

Yes [] No [X]

3.2

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

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

3.3

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?

\$ 0

3.4

State the authority under which Separate Accounts are maintained:

3.5

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

Yes [] No [X]

3.6

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

Yes [] No [X]

3.7

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)"?

0

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$ 413,448

4.22

Received

\$ 0

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]

5.2

If yes, what amount pertaining to these lines is included in:

5.21

Page 3, Line 1

\$ 0

5.22

Page 4, Line 1

\$ 0

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$ 6,280,231

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$ 400,000

7.12

Stock

\$ 3,055,101

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

Yes [] No [X]

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement?

Yes [] No [X]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium			0
8.32 Paid claims			0
8.33 Claim liability and reserve (beginning of year)			0
8.34 Claim liability and reserve (end of year)			0
8.35 Incurred claims	0	0	0

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000		
8.42	\$25,000 - 99,999		
8.43	\$100,000 - 249,999		
8.44	\$250,000 - 999,999		
8.45	\$1,000,000 or more		

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools?

\$ 0

9.1 Does the company have variable annuities with guaranteed benefits?

Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

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							

10. For reporting entities having sold annuities to another insurer where 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:

10.1 Amount of loss reserves established by these annuities during the current year:

\$ 0

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

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

11.1 Do you act as a custodian for health savings accounts?

Yes [] No [X]

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

\$ 0

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

Yes [] No [X]

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

\$ 0

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2013	2 2012	3 2011	4 2010	5 2009
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	92,562	72,021	54,724	38,940	27,716
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	1,019	1,046	1,066	1,387	1,171
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	0	0	0	0	0
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	93,581	73,067	55,790	40,327	28,887
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	30,774	25,459	22,533	17,431	12,995
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	30,774	25,459	22,533	17,431	12,995
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	27,311,779	22,221,217	18,450,037	12,625,788	9,928,429
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	505,690	542,196	374,917	150	150
16 Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	85,911	83,434	112,023	143,431	153,876
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	27,903,380	22,846,847	18,936,977	12,769,370	10,082,455
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	70,825,319	56,001,382	41,806,857	31,716,320	25,016,066
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	61,796,174	46,570,468	33,383,888	23,198,746	16,364,568
23. Aggregate life reserves (Page 3, Line 1)	59,258,060	44,282,097	31,699,218	21,520,935	14,896,689
24. Aggregate A & H reserves (Page 3, Line 2)	13,064	15,297	16,847	22,315	25,954
25. Deposit-type contract funds (Page 3, Line 3)	283,423	276,097	271,751	290,499	279,256
26. Asset valuation reserve (Page 3, Line 24.01)	646,861	599,863	337,759	429,202	408,033
27. Capital (Page 3, Lines 29 and 30)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
28. Surplus (Page 3, Line 37)	8,029,145	8,430,914	7,422,969	7,517,574	7,651,498
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	14,865,759	13,367,320	10,556,947	6,595,340	5,231,392
Risk-Based Capital Analysis					
30. Total adjusted capital	9,676,456	10,031,252	8,761,216	8,947,326	9,060,091
31. Authorized control level risk - based capital	1,073,356	768,335	589,175	445,898	331,050
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	79.1	74.7	72.3	70.5	68.2
33. Stocks (Lines 2.1 and 2.2)	16.7	19.0	20.4	23.4	26.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	3.1	5.0	5.7	3.3	5.3
37. Contract loans (Line 6)	0.1	0.1	0.1	0.2	0.2
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	XXX
39. Other invested assets (Line 8)	1.0	1.2	1.4	1.7	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.8	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	XXX
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)		0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)			0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	4,194,492	4,698,699	4,882,781	5,296,191	5,601,835
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate				0	0
49. All other affiliated				0	0
50. Total of above Lines 44 to 49	4,194,492	4,698,699	4,882,781	5,296,191	5,601,835
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	9,368	336,624	841,031	402,000	373,000
53. Total admitted assets (Page 2, Line 28, Col. 3)	70,825,319	56,001,382	41,806,857	31,716,320	25,016,066
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	2,502,592	2,162,292	1,821,601	1,431,252	1,413,180
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	32,676	191,052	42,840	0	0
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(305,160)	(94,076)	(470,108)	0	0
57. Total of above Lines 54, 55 and 56	2,230,108	2,259,268	1,394,333	1,431,252	1,413,180
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11)	9,703,151	6,988,140	5,486,997	3,496,196	2,524,089
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	61,906	61,721	102,774	186,078	108,322
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	14,550,209	12,096,329	9,839,388	6,624,246	5,726,016
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(2,233)	(1,550)	0	(3,639)	(2,571)
62. Dividends to policyholders (Line 30, Col. 1)	905	838	924	1,079	1,641
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	19.4	20.2	22.3	28.6	31.5
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	1.4	2.3	4.6	4.6	3.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	69.5	72.1	86.9	127.2	68.7
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	20.4	22.3	41.2	33.7	31.9
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	0	0	0	84,324	0
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	0	0	0	0	0
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	14,861	13,338	21,531	47,658	21,264
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	17,336	22,304	27,184	27,800	25,800
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	0	0	0	0	0
73. Ordinary - life (Col. 3)	(291,720)	415,577	489,798	136,110	(269,778)
74. Ordinary - individual annuities (Col. 4)	(3,843)	(7,964)	(6,470)	99	84
75. Ordinary-supplementary contracts (Col. 5)	0	0	0	0	0
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	0	0	0	0	0
78. Group annuities (Col. 8)	0	0	0	0	0
79. A & H-group (Col. 9)	0	0	0	(55,654)	0
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	8,020	5,053	(28,078)	168	11,592
82. Aggregate of all other lines of business (Col. 12)	0	0	0	0	0
83. Total (Col. 1)	(287,543)	412,666	455,250	80,723	(258,102)

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	12,702	73,067	0	0	0	0	0	73,067
2. Issued during year		0	5,494	30,774		0			0	30,774
3. Reinsurance assumed										0
4. Revived during year										0
5. Increased during year (net)										0
6. Subtotals, Lines 2 to 5	0	0	5,494	30,774	0	0	0	0	0	30,774
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	1,597	0	0	0	0	0	1,597
9. Totals (Lines 1 and 6 to 8)	0	0	18,196	105,438	0	0	0	0	0	105,438
Deductions during year:										
10. Death			1,671	9,795			XXX			9,795
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry			146	860						860
14. Surrender			17	66						66
15. Lapse			153	1,091						1,091
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)				45						45
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	1,987	11,857	0	0	0	0	0	11,857
21. In force end of year (Line 9 minus Line 20)	0	0	16,209	93,581	0	0	0	0	0	93,581
22. Reinsurance ceded end of year	XXX		XXX	159	XXX		XXX	XXX		159
23. Line 21 minus Line 22	XXX	0	XXX	93,422	XXX	(b) 0	XXX	XXX	0	93,422
DETAILS OF WRITE-INS										
0801. Growth				1,597						1,597
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	1,597	0	0	0	0	0	1,597
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			527	1,027
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies - decreasing			7	606
28. Term policies - other			30	360
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	37	966
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	13	53
34. Totals, whole life and endowment	5,494	30,774	16,159	92,562
35. Totals (Lines 31 to 34)	5,494	30,774	16,209	93,581

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	30,774		92,539	1,042
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	30,774	0	92,539	1,042

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 2				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	19
---	----

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders included above.	
47.1	
47.2	

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certifi- cates	8 Amount of Insurance (a)
Disability Provisions								
48. Waiver of Premium			8	47				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(b) 0	8	(b) 47	0	(b) 0	0	(b) 0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	0	127	0	0
2. Issued during year		85		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	0	212	0	0
Deductions during year:				
6. Decreased (net)		19		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	19	0	0
9. In force end of year	0	193	0	0
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 1,269,974	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 0	XXX	(a)

ACCIDENT AND HEALTH INSURANCE							
		Group		Credit		Other	
		1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1.	In force end of prior year	0		0		37	90,108
2.	Issued during year						
3.	Reinsurance assumed						
4.	Increased during year (net)		XXX		XXX		XXX
5.	Totals (Lines 1 to 4)	0	XXX	0	XXX	37	XXX
Deductions during year:							
6.	Conversions		XXX	XXX	XXX	XXX	XXX
7.	Decreased (net)		XXX		XXX	4	XXX
8.	Reinsurance ceded		XXX		XXX		XXX
9.	Totals (Lines 6 to 8)	0	XXX	0	XXX	4	XXX
10.	In force end of year	0	(a)	0	(a)	33	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	0	56
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	0	56
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	0	0
9. In force end of year	0	56
10. Amount of account balance	(a)	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only			
				2	3	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
Active Status			Life Insurance Premiums	Annuity Considerations					
1.	Alabama	AL	N					0	
2.	Alaska	AK	N					0	
3.	Arizona	AZ	N					0	
4.	Arkansas	AR	N					0	
5.	California	CA	N					0	
6.	Colorado	CO	N					0	
7.	Connecticut	CT	N					0	
8.	Delaware	DE	N					0	
9.	District of Columbia	DC	N					0	
10.	Florida	FL	N					0	
11.	Georgia	GA	L	7,586,024	480,258		0	8,066,282	0
12.	Hawaii	HI	N					0	
13.	Idaho	ID	N					0	
14.	Illinois	IL	N					0	
15.	Indiana	IN	L	8,481,942	12,627		0	8,494,569	0
16.	Iowa	IA	N					0	
17.	Kansas	KS	N					0	
18.	Kentucky	KY	L	4,821,548	12,756		0	4,834,304	0
19.	Louisiana	LA	N					0	
20.	Maine	ME	N					0	
21.	Maryland	MD	N					0	
22.	Massachusetts	MA	N					0	
23.	Michigan	MI	N					0	
24.	Minnesota	MN	N					0	
25.	Mississippi	MS	N					0	
26.	Missouri	MO	N					0	
27.	Montana	MT	N					0	
28.	Nebraska	NE	N					0	
29.	Nevada	NV	N					0	
30.	New Hampshire	NH	N					0	
31.	New Jersey	NJ	N					0	
32.	New Mexico	NM	N					0	
33.	New York	NY	N					0	
34.	North Carolina	NC	N					0	
35.	North Dakota	ND	N					0	
36.	Ohio	OH	L	6,141,562	50	82,250	0	6,223,862	0
37.	Oklahoma	OK	N					0	
38.	Oregon	OR	N					0	
39.	Pennsylvania	PA	N					0	
40.	Rhode Island	RI	N					0	
41.	South Carolina	SC	N					0	
42.	South Dakota	SD	N					0	
43.	Tennessee	TN	L	83,134	0		0	83,134	0
44.	Texas	TX	N					0	
45.	Utah	UT	N					0	
46.	Vermont	VT	N					0	
47.	Virginia	VA	N					0	
48.	Washington	WA	N					0	
49.	West Virginia	WV	N					0	
50.	Wisconsin	WI	N					0	
51.	Wyoming	WY	N					0	
52.	American Samoa	AS	N					0	
53.	Guam	GU	N					0	
54.	Puerto Rico	PR	N					0	
55.	U.S. 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)	5	27,114,210	505,691	82,250	0	27,702,151	0
90.	Reporting entity contributions for employee benefits 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 or other amounts not allocable by State	XXX		0	0	0	0	0	0
95.	Totals (Direct Business)	XXX		27,114,210	505,691	82,250	0	27,702,151	0
96.	Plus reinsurance assumed	XXX						0	
97.	Totals (All Business)	XXX		27,114,210	505,691	82,250	0	27,702,151	0
98.	Less reinsurance ceded	XXX		5,310				5,310	
99.	Totals (All Business) less Reinsurance Ceded	XXX		27,108,900	505,691	(b) 82,250	0	27,696,841	0
DETAILS OF WRITE-INS									
58001.	.....	XXX							
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	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

Direct Written in each State

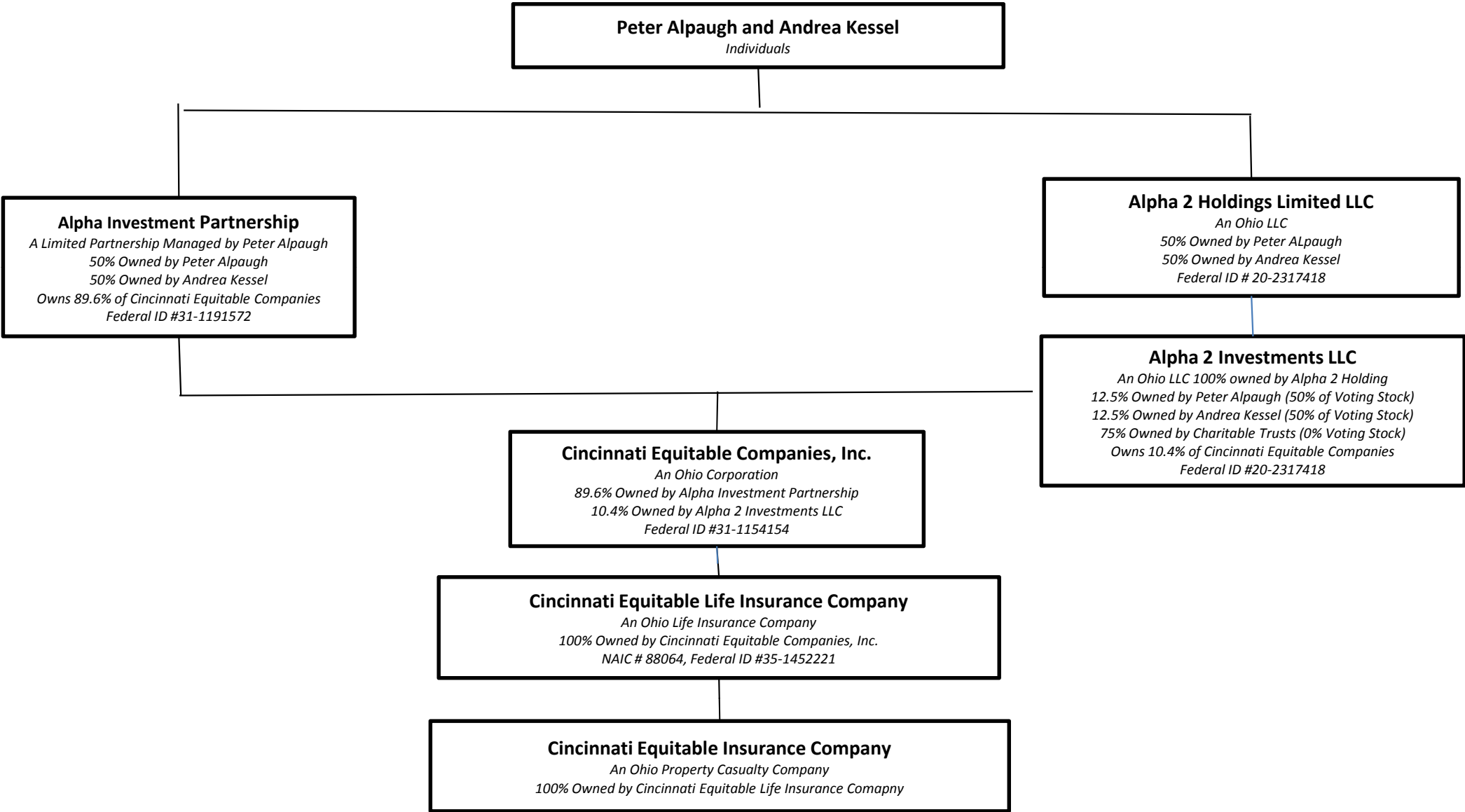
(a) Insert the number of L responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Schedule H, Part 1, Line 1.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Cincinnati Equitable Life Insurance Company

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

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