



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

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

# Western -Southern Life Assurance Company

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

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

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

Statutory Home Office \_\_\_\_\_ 400 Broadway \_\_\_\_\_, Cincinnati , OH, US 45202  
(Street and Number) \_\_\_\_\_ (City or Town, State, Country and Zip Code)

(City or Town, State, County and Zip Code) (Area Code) (Telephone Number)

Mail Address \_\_\_\_\_, Cincinnati, OH, US 45202  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

**Cincinnati , OH, US 45202**, **513-629-1800**  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address [WWW.WesternSouthernLife.com](http://WWW.WesternSouthernLife.com)

Statutory Statement Contact Bradley J. Hunkler, 513-629-2980  
(Name) (Area Code) (Telephone Number)  
CompAcctGrp@WesternSouthernLife.com, 513-629-1871  
(E-mail Address) (FAX Number)

## OFFICERS

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

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

**DIRECTORS OR TRUSTEES**

John Finn Barrett	Donald Allen Bliss	James Norman Clark
Jo Ann Davidson	James Kirby Risk III #	George Victor Voinovich
George Herbert Walker III	Thomas Luke Williams	John Peter Zanotti #

State of Ohio County of Hamilton SS: 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.

John Finn Barrett  
Chairman of Board, President & CEO

Donald Joseph Wuebbling  
Secretary and Counsel

Bradley Joseph Hunkler  
VP, Chief Accounting Officer

Subscribed and sworn to before me this  
7th day of February, 2014.

a. Is this an original filing? .....

b. If no,

1. State the amendment number.....
2. Date filed .....
3. Number of pages attached .....



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		728,830	0	0	0	728,830
2. Annuity considerations .....		6,505,239	0	0	0	6,505,239
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		7,234,069	0	0	0	7,234,069
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		197,604	0	0	0	197,604
10. Matured endowments .....						0
11. Annuity benefits .....		5,286,920	0	0	0	5,286,920
12. Surrender values and withdrawals for life contracts .....		9,274,836	0	0	0	9,274,836
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		259,997	0	0	0	259,997
15. Totals .....		15,019,357	0	0	0	15,019,357
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	2	75,000	0	0	0	0	0	0	2	75,000
17. Incurred during current year .....	6	177,604							6	177,604
Settled during current year:										
18.1 By payment in full .....	6	197,604							6	197,604
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	6	197,604	0	0	0	0	0	0	6	197,604
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	6	197,604	0	0	0	0	0	0	6	197,604
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	55,000	0	0	0	0	0	0	2	55,000
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	606	99,601,363	0 (a)	0	0	0	0	0	606	99,601,363
21. Issued during year .....	10	2,237,130							10	2,237,130
22. Other changes to in force (Net) .....	(36)	(5,326,080)							(36)	(5,326,080)
23. In force December 31 of current year .....	580	96,512,413	0 (a)	0	0	0	0	0	580	96,512,413

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		41,326	0	0	0	41,326
2. Annuity considerations .....		650	0	0	0	650
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		41,976	0	0	0	41,976
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		143,278	0	0	0	143,278
12. Surrender values and withdrawals for life contracts .....		44,765	0	0	0	44,765
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		200	0	0	0	200
15. Totals .....		188,243	0	0	0	188,243
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.59	5,750,260	0	(a)		0	0	0	.59	5,750,260
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	2	464,826							2	.464,826
23. In force December 31 of current year .....	61	6,215,086	0	(a)		0	0	0	61	6,215,086

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,182,961		0	0	0	1,182,961
2. Annuity considerations .....	1,312,786		0	0	0	1,312,786
3. Deposit-type contract funds .....		XXX			XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	2,495,747		0	0	0	2,495,747
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	599,203		0	0	0	.599,203
10. Matured endowments .....	4,657		0	0	0	4,657
11. Annuity benefits .....	2,854,953		0	0	0	2,854,953
12. Surrender values and withdrawals for life contracts .....	7,531,335		0	0	0	7,531,335
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	244,003		0	0	0	244,003
15. Totals .....	11,234,151		0	0	0	11,234,151
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	18	633,221							18	.633,221
Settled during current year:										
18.1 By payment in full .....	16	603,860							16	.603,860
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	16	603,860	0	0	0	0	0	0	16	.603,860
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	16	603,860	0	0	0	0	0	0	16	.603,860
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	29,361	0	0	0	0	0	0	2	29,361
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	1,982	256,752,310	0	(a)	0	0	0	0	1,982	256,752,310
21. Issued during year .....	.47	3,260,046							.47	3,260,046
22. Other changes to in force (Net) .....	(154)	(18,178,256)							(154)	(18,178,256)
23. In force December 31 of current year .....	1,875	241,834,100	0	(a)	0	0	0	0	1,875	241,834,100

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		369,999	0	0	0	369,999
2. Annuity considerations .....		10,834,318	0	0	0	10,834,318
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		11,204,317	0	0	0	11,204,317
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		13,200	0	0	0	13,200
10. Matured endowments .....		6,168	0	0	0	6,168
11. Annuity benefits .....		2,867,272	0	0	0	2,867,272
12. Surrender values and withdrawals for life contracts .....		6,889,060	0	0	0	6,889,060
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		61,429	0	0	0	61,429
15. Totals .....		9,837,129	0	0	0	9,837,129
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	3	19,368							3	19,368
Settled during current year:										
18.1 By payment in full .....	3	19,368							3	19,368
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	3	19,368	0	0	0	0	0	0	3	19,368
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	3	19,368	0	0	0	0	0	0	3	19,368
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	357	43,218,878	0	(a)		0	0	0	357	43,218,878
21. Issued during year .....	8	432,669							8	432,669
22. Other changes to in force (Net) .....	(15)	(1,133,037)							(15)	(1,133,037)
23. In force December 31 of current year .....	350	42,518,510	0	(a)		0	0	0	350	42,518,510

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		6,605,143	0	0	0	6,605,143
2. Annuity considerations .....		9,715,157	0	0	0	9,715,157
3. Deposit-type contract funds .....		86,286	XXX	0	XXX	86,286
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		16,406,586	0	0	0	16,406,586
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		1,349,943	0	0	0	1,349,943
10. Matured endowments .....		43,411	0	0	0	43,411
11. Annuity benefits .....		8,117,860	0	0	0	8,117,860
12. Surrender values and withdrawals for life contracts .....		14,797,871	0	0	0	14,797,871
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		419,702	0	0	0	419,702
15. Totals .....		24,728,787	0	0	0	24,728,787
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	3	61,894	0	0	0	0	0	0	3	61,894
17. Incurred during current year .....	.34	1,531,461							.34	1,531,461
Settled during current year:										
18.1 By payment in full .....	.32	1,393,354							.32	1,393,354
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	.32	1,393,354	0	0	0	0	0	0	.32	1,393,354
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	1	35,000							1	35,000
18.6 Total settlements .....	.33	1,428,354	0	0	0	0	0	0	.33	1,428,354
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4	165,000	0	0	0	0	0	0	4	165,000
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	7,951	1,540,538,597	0	(a)	0	0	0	0	7,951	1,540,538,597
21. Issued during year .....	981	105,808,501							981	105,808,501
22. Other changes to in force (Net) .....	(796)	(129,900,803)							(796)	(129,900,803)
23. In force December 31 of current year .....	8,136	1,516,446,295	0	(a)	0	0	0	0	8,136	1,516,446,295

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		888,987	0	0	0	888,987
2. Annuity considerations .....		6,093,166	0	0	0	6,093,166
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		6,982,153	0	0	0	6,982,153
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		180,666	0	0	0	180,666
10. Matured endowments .....						0
11. Annuity benefits .....		1,216,561	0	0	0	1,216,561
12. Surrender values and withdrawals for life contracts .....		2,322,182	0	0	0	2,322,182
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		112,605	0	0	0	112,605
15. Totals .....		3,832,014	0	0	0	3,832,014
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	4	180,666							4	180,666
Settled during current year:										
18.1 By payment in full .....	4	180,666							4	180,666
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	4	180,666	0	0		0	0	0	4	180,666
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	4	180,666	0	0		0	0	0	4	180,666
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0		0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	679	183,559,018	0	(a)		0	0	0	679	183,559,018
21. Issued during year .....	13	2,013,220				0	0	0	13	2,013,220
22. Other changes to in force (Net) .....	(9)	(2,185,747)							(9)	(2,185,747)
23. In force December 31 of current year .....	683	183,386,491	0	(a)		0	0	0	683	183,386,491

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,057,355	0	0	0	1,057,355
2. Annuity considerations .....		8,197,268	0	0	0	8,197,268
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		9,254,623	0	0	0	9,254,623
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		98,683	0	0	0	98,683
10. Matured endowments .....						0
11. Annuity benefits .....		137,749	0	0	0	137,749
12. Surrender values and withdrawals for life contracts .....		185,292	0	0	0	185,292
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		51,758	0	0	0	51,758
15. Totals .....		473,482	0	0	0	473,482
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	1	98,683							1	98,683
Settled during current year:										
18.1 By payment in full .....	1	98,683							1	98,683
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1	98,683	0	0	0	0	0	0	1	98,683
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	1	98,683	0	0	0	0	0	0	1	98,683
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	370	115,921,881	0 (a)	0	0	0	0	0	370	115,921,881
21. Issued during year .....	17	1,351,908							17	1,351,908
22. Other changes to in force (Net) .....	(28)	(9,534,240)							(28)	(9,534,240)
23. In force December 31 of current year .....	359	107,739,549	0 (a)	0	0	0	0	0	359	107,739,549

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		556,480	0	0	0	556,480
2. Annuity considerations .....		1,826,440	0	0	0	1,826,440
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		2,382,920	0	0	0	2,382,920
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		377,070	0	0	0	377,070
12. Surrender values and withdrawals for life contracts .....		400,916	0	0	0	400,916
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		26,063	0	0	0	26,063
15. Totals .....		804,049	0	0	0	804,049
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	156	34,755,967	0	(a)		0	0	0	156	34,755,967
21. Issued during year .....	18	795,282				0	0	0	18	795,282
22. Other changes to in force (Net) .....	(8)	(3,192,304)							(8)	(3,192,304)
23. In force December 31 of current year .....	166	32,358,945	0	(a)		0	0	0	166	32,358,945

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		178,502	0	0	0	178,502
2. Annuity considerations .....		61,328	0	0	0	61,328
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		239,830	0	0	0	239,830
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		125,435	0	0	0	125,435
10. Matured endowments .....						0
11. Annuity benefits .....		372,451	0	0	0	372,451
12. Surrender values and withdrawals for life contracts .....		240,336	0	0	0	240,336
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		7,902	0	0	0	7,902
15. Totals .....		746,124	0	0	0	746,124
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	2	125,435					0	0	2	125,435
Settled during current year:										
18.1 By payment in full .....	2	125,435							2	125,435
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	2	125,435	0	0	0	0	0	0	2	125,435
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	2	125,435	0	0	0	0	0	0	2	125,435
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	233	25,046,754	0 (a)	0	0	0	0	0	233	25,046,754
21. Issued during year .....	7	597,789					0	0	7	597,789
22. Other changes to in force (Net) .....	(21)	(562,887)							(21)	(562,887)
23. In force December 31 of current year .....	219	25,081,656	0 (a)	0	0	0	0	0	219	25,081,656

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		13,461,664	0	0	0	13,461,664
2. Annuity considerations .....		33,759,498	0	0	0	33,759,498
3. Deposit-type contract funds .....		116,881	XXX	0	XXX	116,881
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		47,338,043	0	0	0	47,338,043
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		5,045,634	0	0	0	5,045,634
10. Matured endowments .....		85,621	0	0	0	85,621
11. Annuity benefits .....		9,242,909	0	0	0	9,242,909
12. Surrender values and withdrawals for life contracts .....		24,716,288	0	0	0	24,716,288
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		1,417,125	0	0	0	1,417,125
15. Totals .....		40,507,577	0	0	0	40,507,577
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	14	462,470	0	0	0	0	0	0	14	462,470
17. Incurred during current year .....	148	5,528,555							148	5,528,555
Settled during current year:										
18.1 By payment in full .....	147	5,081,255							147	5,081,255
18.2 By payment on compromised claims .....	1	50,000							1	50,000
18.3 Totals paid .....	148	5,131,255	0	0	0	0	0	0	148	5,131,255
18.4 Reduction by compromise .....	1	28,857							1	28,857
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	149	5,160,112	0	0	0	0	0	0	149	5,160,112
19. Unpaid Dec. 31, current year (16+17-18.6) .....	13	830,913	0	0	0	0	0	0	13	830,913
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	14,324	1,389,226,240	0	(a)		0	0	0	14,324	1,389,226,240
21. Issued during year .....	746	74,431,592				0	0	0	746	74,431,592
22. Other changes to in force (Net) .....	(1,316)	(133,088,815)							(1,316)	(133,088,815)
23. In force December 31 of current year .....	13,754	1,330,569,017	0	(a)		0	0	0	13,754	1,330,569,017

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,694,379	0	0	0	1,694,379
2. Annuity considerations .....		7,157,208	0	0	0	7,157,208
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		8,851,587	0	0	0	8,851,587
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		651,558	0	0	0	.651,558
10. Matured endowments .....		25,688	0	0	0	25,688
11. Annuity benefits .....		4,250,966	0	0	0	4,250,966
12. Surrender values and withdrawals for life contracts .....		7,983,773	0	0	0	7,983,773
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		460,907	0	0	0	.460,907
15. Totals .....		13,372,892	0	0	0	13,372,892
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....	1	20,614	0	0	0	0	0	0	1	20,614
17. Incurred during current year .....	24	746,632							.24	.746,632
Settled during current year:										
18.1 By payment in full .....	23	677,246							.23	.677,246
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	23	677,246	0	0	0	0	0	0	.23	.677,246
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	24	702,246	0	0	0	0	0	0	.24	.702,246
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	65,000	0	0	0	0	0	0	1	65,000
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	2,467	489,978,751	0	(a)	0	0	0	0	2,467	489,978,751
21. Issued during year .....	.69	9,574,384							.69	9,574,384
22. Other changes to in force (Net) .....	(150)	(27,841,210)							(150)	(27,841,210)
23. In force December 31 of current year .....	2,386	471,711,925	0	(a)	0	0	0	0	2,386	471,711,925

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	288,170		0	0	0	288,170
2. Annuity considerations .....	15,067,552		0	0	0	15,067,552
3. Deposit-type contract funds .....		XXX			XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	15,355,722		0	0	0	15,355,722
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	511,708		0	0	0	511,708
10. Matured endowments .....						0
11. Annuity benefits .....	.3,183,621		0	0	0	3,183,621
12. Surrender values and withdrawals for life contracts .....	11,618,129		0	0	0	11,618,129
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	352,410		0	0	0	352,410
15. Totals .....	15,665,868		0	0	0	15,665,868
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	3	511,708							3	.511,708
Settled during current year:										
18.1 By payment in full .....	3	511,708							3	.511,708
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	3	511,708	0	.0	0	0	0	.0	3	.511,708
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	3	511,708	0	.0	0	0	0	.0	3	.511,708
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	102	16,612,333	0	(a)	0	0	0	0	102	16,612,333
21. Issued during year .....	2	257,374					0	0	2	.257,374
22. Other changes to in force (Net) .....	(4)	(433,256)							(4)	(433,256)
23. In force December 31 of current year .....	100	16,436,451	0	(a)	0	0	0	0	100	16,436,451

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		41,542	0	0	0	41,542
2. Annuity considerations .....		216,964	0	0	0	216,964
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		258,506	0	0	0	258,506
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		15,000	0	0	0	15,000
10. Matured endowments .....						0
11. Annuity benefits .....		402,561	0	0	0	402,561
12. Surrender values and withdrawals for life contracts .....		724,459	0	0	0	724,459
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		20,905	0	0	0	20,905
15. Totals .....		1,162,925	0	0	0	1,162,925
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	1	15,000							1	15,000
Settled during current year:										
18.1 By payment in full .....	1	15,000							1	15,000
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1	15,000	0	0	0	0	0	0	1	15,000
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	1	15,000	0	0	0	0	0	0	1	15,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	103	22,414,740	0 (a)	0	0	0	0	0	103	22,414,740
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	1	948,557							1	948,557
23. In force December 31 of current year .....	104	23,363,297	0 (a)	0	0	0	0	0	104	23,363,297

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	12,706,483		0	0	0	12,706,483
2. Annuity considerations .....	59,022,107		0	0	0	59,022,107
3. Deposit-type contract funds .....	127,163	XXX		0	XXX	127,163
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	71,855,753		0	0	0	71,855,753
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	7,364,158		0	0	0	7,364,158
10. Matured endowments .....	163,455		0	0	0	163,455
11. Annuity benefits .....	16,381,402		0	0	0	16,381,402
12. Surrender values and withdrawals for life contracts .....	34,534,960		0	0	0	34,534,960
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	924,486		0	0	0	924,486
15. Totals .....	59,368,461		0	0	0	59,368,461
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	19	1,305,026	0	0	0	0	0	0	19	1,305,026
17. Incurred during current year .....	208	7,898,618							208	7,898,618
Settled during current year:										
18.1 By payment in full .....	197	7,527,613							197	7,527,613
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	197	7,527,613	0	0	0	0	0	0	197	7,527,613
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	4	274,178							4	274,178
18.6 Total settlements .....	201	7,801,791	0	0	0	0	0	0	201	7,801,791
19. Unpaid Dec. 31, current year (16+17-18.6) .....	26	1,401,854	0	0	0	0	0	0	26	1,401,854
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	20,251	1,871,116,308	0	(a)		0	0	0	20,251	1,871,116,308
21. Issued during year .....	1,384	144,704,521				0	0	0	1,384	144,704,521
22. Other changes to in force (Net) .....	(1,870)	(174,031,686)							(1,870)	(174,031,686)
23. In force December 31 of current year .....	19,765	1,841,789,143	0	(a)		0	0	0	19,765	1,841,789,143

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	19,456,332		0	0	0	19,456,332
2. Annuity considerations .....	34,765,541		0	0	0	34,765,541
3. Deposit-type contract funds .....	289,590		XXX	0	XXX	289,590
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	54,511,463		0	0	0	54,511,463
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	9,393,668		0	0	0	9,393,668
10. Matured endowments .....	234,244		0	0	0	234,244
11. Annuity benefits .....	12,445,460		0	0	0	12,445,460
12. Surrender values and withdrawals for life contracts .....	28,342,406		0	0	0	28,342,406
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	1,052,255		0	0	0	1,052,255
15. Totals .....	51,468,033		0	0	0	51,468,033
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	27	1,078,203	0	0	0	0	0	0	27	1,078,203
17. Incurred during current year .....	322	9,214,288							322	9,214,288
Settled during current year:										
18.1 By payment in full .....	330	9,627,912							330	9,627,912
18.2 By payment on compromised claims .....								0		0
18.3 Totals paid .....	330	9,627,912	0	0	0	0	0	330	9,627,912	
18.4 Reduction by compromise .....								0		0
18.5 Amount rejected .....								0		0
18.6 Total settlements .....	330	9,627,912	0	0	0	0	0	330	9,627,912	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	19	664,579	0	0	0	0	0	19	664,579	
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	26,750	1,804,504,317	0	(a)	0	0	0	0	26,750	1,804,504,317
21. Issued during year .....	1,288	106,768,119							1,288	106,768,119
22. Other changes to in force (Net) .....	(2,400)	(180,559,441)							(2,400)	(180,559,441)
23. In force December 31 of current year .....	25,638	1,730,712,995	0	(a)	0	0	0	0	25,638	1,730,712,995

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		323,389	0	0	0	323,389
2. Annuity considerations .....		11,549,304	0	0	0	11,549,304
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		11,872,693	0	0	0	11,872,693
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		70,482	0	0	0	70,482
10. Matured endowments .....						0
11. Annuity benefits .....		2,068,440	0	0	0	2,068,440
12. Surrender values and withdrawals for life contracts .....		1,795,632	0	0	0	1,795,632
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		63,366	0	0	0	63,366
15. Totals .....		3,997,920	0	0	0	3,997,920
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	3	70,482							3	70,482
Settled during current year:										
18.1 By payment in full .....	3	70,482							3	70,482
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	3	70,482	0	0	0	0	0	3	70,482	
18.4 Reduction by compromise .....								0	0	0
18.5 Amount rejected .....								0	0	0
18.6 Total settlements .....	3	70,482	0	0	0	0	0	3	70,482	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	412	55,729,092	0	(a)	0	0	0	412	55,729,092	
21. Issued during year .....	15	1,719,444						15	1,719,444	
22. Other changes to in force (Net) .....	(33)	(3,597,414)						(33)	(3,597,414)	
23. In force December 31 of current year .....	394	53,851,122	0	(a)	0	0	0	394	53,851,122	

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	673,876		0	0	0	673,876
2. Annuity considerations .....	4,493,331		0	0	0	4,493,331
3. Deposit-type contract funds .....		XXX			XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	5,167,207		0	0	0	5,167,207
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	191,033		0	0	0	191,033
10. Matured endowments .....						0
11. Annuity benefits .....	1,118,512		0	0	0	1,118,512
12. Surrender values and withdrawals for life contracts .....	4,053,858		0	0	0	4,053,858
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	130,161		0	0	0	130,161
15. Totals .....	5,493,564		0	0	0	5,493,564
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	11	249,978							11	249,978
Settled during current year:										
18.1 By payment in full .....	8	191,033							8	191,033
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	8	191,033	0	0	0	0	0	0	8	191,033
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	9	216,033	0	0	0	0	0	0	9	216,033
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	33,945	0	0	0	0	0	0	2	33,945
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,516	139,567,491	0	(a)	0	0	0	0	1,516	139,567,491
21. Issued during year .....	63	5,511,743							63	5,511,743
22. Other changes to in force (Net) .....	(156)	(15,632,795)							(156)	(15,632,795)
23. In force December 31 of current year .....	1,423	129,446,439	0	(a)	0	0	0	0	1,423	129,446,439

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	9,281,577		0	0	0	9,281,577
2. Annuity considerations .....	8,317,919		0	0	0	8,317,919
3. Deposit-type contract funds .....	101,378	XXX		0	XXX	101,378
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	17,700,874		0	0	0	17,700,874
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	4,159,728		0	0	0	4,159,728
10. Matured endowments .....	188,505		0	0	0	188,505
11. Annuity benefits .....	8,356,130		0	0	0	8,356,130
12. Surrender values and withdrawals for life contracts .....	16,952,969		0	0	0	16,952,969
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	581,712		0	0	0	581,712
15. Totals .....	30,239,044		0	0	0	30,239,044
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	6	148,075	0	0	0	0	0	0	6	148,075
17. Incurred during current year .....	122	4,664,852							122	4,664,852
Settled during current year:										
18.1 By payment in full .....	116	4,348,233							116	4,348,233
18.2 By payment on compromised claims .....								0		0
18.3 Totals paid .....	116	4,348,233	0	0	0	0	0	116	4,348,233	
18.4 Reduction by compromise .....								0		0
18.5 Amount rejected .....	1	25,641						1	25,641	
18.6 Total settlements .....	117	4,373,874	0	0	0	0	0	117	4,373,874	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	11	439,053	0	0	0	0	0	11	439,053	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	10,930	843,807,922	0	(a)	0	0	0	0	10,930	843,807,922
21. Issued during year .....	670	68,490,179							670	68,490,179
22. Other changes to in force (Net) .....	(959)	(88,640,890)							(959)	(88,640,890)
23. In force December 31 of current year .....	10,641	823,657,211	0	(a)	0	0	0	0	10,641	823,657,211

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	6,452,833		0	0	0	6,452,833
2. Annuity considerations .....	46,121,008		0	0	0	46,121,008
3. Deposit-type contract funds .....		XXX			XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	52,573,841		0	0	0	52,573,841
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	2,076,803		0	0	0	2,076,803
10. Matured endowments .....	73,542		0	0	0	73,542
11. Annuity benefits .....	3,504,462		0	0	0	3,504,462
12. Surrender values and withdrawals for life contracts .....	14,355,718		0	0	0	14,355,718
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	343,837		0	0	0	343,837
15. Totals .....	20,354,362		0	0	0	20,354,362
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	12	396,994	0	0	0	0	0	0	12	396,994
17. Incurred during current year .....	.73	2,194,415							.73	2,194,415
Settled during current year:										
18.1 By payment in full .....	.72	2,150,345							.72	2,150,345
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	.72	2,150,345	0	0	0	0	0	0	.72	2,150,345
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	.72	2,150,345	0	0	0	0	0	0	.72	2,150,345
19. Unpaid Dec. 31, current year (16+17-18.6) .....	13	441,064	0	0	0	0	0	0	13	441,064
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	8,781	545,603,324	0 (a)	0	0	0	0	0	8,781	545,603,324
21. Issued during year .....	426	39,984,505							426	39,984,505
22. Other changes to in force (Net) .....	(662)	(48,698,675)							(662)	(48,698,675)
23. In force December 31 of current year .....	8,545	536,889,154	0 (a)	0	0	0	0	0	8,545	536,889,154

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maine

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		14,236	0	0	0	14,236
2. Annuity considerations .....		24,514	0	0	0	24,514
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		38,750	0	0	0	38,750
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		152,270	0	0	0	152,270
12. Surrender values and withdrawals for life contracts .....		92,640	0	0	0	92,640
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		4,188	0	0	0	4,188
15. Totals .....		249,098	0	0	0	249,098
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.42	7,653,933	0	(a)		0	0	0	.42	7,653,933
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	(.3)	(710,108)							(.3)	(710,108)
23. In force December 31 of current year .....	39	6,943,825	0	(a)		0	0	0	0	6,943,825

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	2,788,356		0	0	0	2,788,356
2. Annuity considerations .....	5,870,973		0	0	0	5,870,973
3. Deposit-type contract funds .....		XXX			XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	8,659,329		0	0	0	8,659,329
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	836,351		0	0	0	.836,351
10. Matured endowments .....	8,800		0	0	0	8,800
11. Annuity benefits .....	3,707,961		0	0	0	3,707,961
12. Surrender values and withdrawals for life contracts .....	9,754,768		0	0	0	9,754,768
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	210,276		0	0	0	210,276
15. Totals .....	14,518,156		0	0	0	14,518,156
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	23	870,151							23	.870,151
Settled during current year:										
18.1 By payment in full .....	22	845,151							22	.845,151
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	22	845,151	0	0	0	0	0	0	22	.845,151
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	23	870,151	0	0	0	0	0	0	23	.870,151
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	2,742	367,920,725	0	(a)	0	0	0	0	2,742	367,920,725
21. Issued during year .....	250	23,865,961							250	23,865,961
22. Other changes to in force (Net) .....	(253)	(31,113,868)							(253)	(31,113,868)
23. In force December 31 of current year .....	2,739	360,672,818	0	(a)	0	0	0	0	2,739	360,672,818

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		468,154	0	0	0	468,154
2. Annuity considerations .....		324,787	0	0	0	324,787
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		792,941	0	0	0	792,941
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		20,000	0	0	0	20,000
10. Matured endowments .....						0
11. Annuity benefits .....		771,013	0	0	0	771,013
12. Surrender values and withdrawals for life contracts .....		1,364,014	0	0	0	1,364,014
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		10,839	0	0	0	10,839
15. Totals .....		2,165,866	0	0	0	2,165,866
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	1	20,000							1	20,000
Settled during current year:										
18.1 By payment in full .....	1	20,000							1	20,000
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1	20,000	0	0	0	0	0	0	1	20,000
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	1	20,000	0	0	0	0	0	0	1	20,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	115	20,369,704	0 (a)	0	0	0	0	0	115	20,369,704
21. Issued during year .....	5	862,851							5	862,851
22. Other changes to in force (Net) .....	(5)	(1,296,211)							(5)	(1,296,211)
23. In force December 31 of current year .....	115	19,936,344	0 (a)	0	0	0	0	0	115	19,936,344

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		11,820,834	0	0	0	11,820,834
2. Annuity considerations .....		46,540,040	0	0	0	46,540,040
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		58,360,874	0	0	0	58,360,874
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		4,532,976	0	0	0	4,532,976
10. Matured endowments .....		80,732	0	0	0	80,732
11. Annuity benefits .....		17,747,812	0	0	0	17,747,812
12. Surrender values and withdrawals for life contracts .....		37,049,485	0	0	0	37,049,485
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		707,472	0	0	0	707,472
15. Totals .....		60,118,477	0	0	0	60,118,477
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	8	353,699	0	0	0	0	0	0	8	.353,699
17. Incurred during current year .....	133	4,953,395							133	4,953,395
Settled during current year:										
18.1 By payment in full .....	130	4,613,708							130	4,613,708
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	130	4,613,708	0	0	0	0	0	0	130	4,613,708
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	130	4,613,708	0	0	0	0	0	0	130	4,613,708
19. Unpaid Dec. 31, current year (16+17-18.6) .....	11	693,385	0	0	0	0	0	0	11	693,385
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	13,499	1,085,199,070	0	(a)	0	0	0	0	13,499	1,085,199,070
21. Issued during year .....	700	71,928,504							700	71,928,504
22. Other changes to in force (Net) .....	(1,112)	(94,163,983)							(1,112)	(94,163,983)
23. In force December 31 of current year .....	13,087	1,062,963,591	0	(a)	0	0	0	0	13,087	1,062,963,591

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,951,480	0	0	0	1,951,480
2. Annuity considerations .....		2,202,515	0	0	0	2,202,515
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		4,153,995	0	0	0	4,153,995
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		525,000	0	0	0	.525,000
10. Matured endowments .....		29,987	0	0	0	29,987
11. Annuity benefits .....		4,206,595	0	0	0	4,206,595
12. Surrender values and withdrawals for life contracts .....		6,944,459	0	0	0	6,944,459
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		213,358	0	0	0	.213,358
15. Totals .....		11,919,399	0	0	0	11,919,399
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....	1	100,000	0	0	0	0	0	0	1	.100,000
17. Incurred during current year .....	15	680,127							15	.680,127
Settled during current year:										
18.1 By payment in full .....	11	554,987							11	.554,987
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	11	554,987	0	0	0	0	0	0	11	.554,987
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	11	554,987	0	0	0	0	0	0	11	.554,987
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	225,140	0	0	0	0	0	0	5	225,140
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,975	274,289,204	0	(a)	0	0	0	0	1,975	.274,289,204
21. Issued during year .....	342	35,450,419							342	.35,450,419
22. Other changes to in force (Net) .....	(106)	(23,221,824)							(106)	(23,221,824)
23. In force December 31 of current year .....	2,211	286,517,799	0	(a)	0	0	0	0	2,211	286,517,799

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,007,037	0	0	0	2,007,037
2. Annuity considerations .....		29,535,102	0	0	0	29,535,102
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		31,542,139	0	0	0	31,542,139
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		89,992	0	0	0	89,992
10. Matured endowments .....						0
11. Annuity benefits .....		7,461,237	0	0	0	7,461,237
12. Surrender values and withdrawals for life contracts .....		18,883,640	0	0	0	18,883,640
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		157,396	0	0	0	157,396
15. Totals .....		26,592,265	0	0	0	26,592,265
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	3	89,992							3	89,992
Settled during current year:										
18.1 By payment in full .....	3	89,992							3	89,992
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	3	89,992	0	0	0	0	0	0	3	89,992
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	3	89,992	0	0	0	0	0	0	3	89,992
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	423	55,070,055	0 (a)	0	0	0	0	0	423	55,070,055
21. Issued during year .....	.37	3,394,007							.37	3,394,007
22. Other changes to in force (Net) .....	(20)	(3,592,767)							(20)	(3,592,767)
23. In force December 31 of current year .....	440	54,871,295	0 (a)	0	0	0	0	0	440	54,871,295

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	.3,905,585		0	0	0	3,905,585
2. Annuity considerations .....	36,284,825		0	0	0	36,284,825
3. Deposit-type contract funds .....		XXX			XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	40,190,410		0	0	0	40,190,410
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	.0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	2,830,816		0	0	0	2,830,816
10. Matured endowments .....	96,904		0	0	0	96,904
11. Annuity benefits .....	11,954,381		0	0	0	11,954,381
12. Surrender values and withdrawals for life contracts .....	21,879,059		0	0	0	21,879,059
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	.0		0	0	0	0
14. All other benefits, except accident and health .....	1,009,692		0	0	0	1,009,692
15. Totals .....	37,770,852		0	0	0	37,770,852
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	2	145,062	0	0	0	0	0	0	2	145,062
17. Incurred during current year .....	.82	3,022,713							.82	3,022,713
Settled during current year:										
18.1 By payment in full .....	.81	2,927,720							.81	2,927,720
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	.81	2,927,720	0	0	0	0	0	0	.81	2,927,720
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	.81	2,927,720	0	0	0	0	0	0	.81	2,927,720
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	240,055	0	0	0	0	0	0	3	240,055
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	6,895	539,477,809	0	(a)	0	0	0	0	6,895	539,477,809
21. Issued during year .....	325	34,010,745							325	34,010,745
22. Other changes to in force (Net) .....	(715)	(57,210,673)							(715)	(57,210,673)
23. In force December 31 of current year .....	6,505	516,277,881	0	(a)	0	0	0	0	6,505	516,277,881

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Montana

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		31,201	0	0	0	31,201
2. Annuity considerations .....		970,996	0	0	0	970,996
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		1,002,197	0	0	0	1,002,197
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		200,000	0	0	0	200,000
10. Matured endowments .....		65,815	0	0	0	65,815
11. Annuity benefits .....		116,457	0	0	0	116,457
12. Surrender values and withdrawals for life contracts .....		0	0	0	0	0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		31,739	0	0	0	31,739
14. All other benefits, except accident and health .....		414,011	0	0	0	414,011
15. Totals .....						
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	1	200,000							1	200,000
Settled during current year:										
18.1 By payment in full .....	1	200,000							1	200,000
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1	200,000	0	0	0	0	0	1	200,000	
18.4 Reduction by compromise .....								0	0	0
18.5 Amount rejected .....								0	0	0
18.6 Total settlements .....	1	200,000	0	0	0	0	0	1	200,000	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	71	10,598,623	0	(a)	0	0	0	0	71	10,598,623
21. Issued during year .....	2	400,000							2	400,000
22. Other changes to in force (Net) .....	0	430,885							0	430,885
23. In force December 31 of current year .....	73	11,429,508	0	(a)	0	0	0	0	73	11,429,508

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		80,121	0	0	0	80,121
2. Annuity considerations .....		1,551,979	0	0	0	1,551,979
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		1,632,100	0	0	0	1,632,100
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		1,029,652	0	0	0	1,029,652
12. Surrender values and withdrawals for life contracts .....		1,980,244	0	0	0	1,980,244
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		15,522	0	0	0	15,522
15. Totals .....		3,025,418	0	0	0	3,025,418
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	154	37,634,655	0	(a)		0	0	0	154	37,634,655
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	(10)	(2,965,543)							(10)	(2,965,543)
23. In force December 31 of current year .....	144	34,669,112	0	(a)		0	0	0	144	34,669,112

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		225,954	0	0	0	225,954
2. Annuity considerations .....		6,045	0	0	0	6,045
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		231,999	0	0	0	231,999
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		301,008	0	0	0	301,008
10. Matured endowments .....						0
11. Annuity benefits .....		668,938	0	0	0	668,938
12. Surrender values and withdrawals for life contracts .....		1,127,538	0	0	0	1,127,538
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		31,872	0	0	0	31,872
15. Totals .....		2,129,356	0	0	0	2,129,356
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	1	200,000	0	0	0	0	0	0	1	200,000
17. Incurred during current year .....	4	106,008							4	106,008
Settled during current year:										
18.1 By payment in full .....	4	301,008							4	301,008
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	4	301,008	0	0	0	0	0	0	4	301,008
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	4	301,008	0	0	0	0	0	0	4	301,008
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	5,000	0	0	0	0	0	0	1	5,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	391	70,894,234	0	(a)	0	0	0	0	391	70,894,234
21. Issued during year .....	6	450,001							6	450,001
22. Other changes to in force (Net) .....	(11)	(1,871,843)							(11)	(1,871,843)
23. In force December 31 of current year .....	386	69,472,392	0	(a)	0	0	0	0	386	69,472,392

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		15,348	0	0	0	15,348
2. Annuity considerations .....		300	0	0	0	300
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		15,648	0	0	0	15,648
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		105,473	0	0	0	105,473
12. Surrender values and withdrawals for life contracts .....		64,917	0	0	0	64,917
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....						0
15. Totals .....		170,390	0	0	0	170,390
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.31	5,560,538	0	(a)		0	0	0	.31	5,560,538
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	(.3)	(910,389)							(.3)	(910,389)
23. In force December 31 of current year .....	28	4,650,149	0	(a)		0	0	0	0	4,650,149

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		769,666	0	0	0	769,666
2. Annuity considerations .....		1,409,475	0	0	0	1,409,475
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		2,179,141	0	0	0	2,179,141
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		417,966	0	0	0	.417,966
10. Matured endowments .....						0
11. Annuity benefits .....		2,491,852	0	0	0	2,491,852
12. Surrender values and withdrawals for life contracts .....		1,272,336	0	0	0	1,272,336
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		76,343	0	0	0	76,343
15. Totals .....		4,258,497	0	0	0	4,258,497
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	1	.50,000	0	0	0	0	0	0	1	.50,000
17. Incurred during current year .....	6	492,966							6	492,966
Settled during current year:										
18.1 By payment in full .....	5	417,966							5	.417,966
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	5	417,966	0	0	0	0	0	0	5	.417,966
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	5	417,966	0	0	0	0	0	0	5	.417,966
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	125,000	0	0	0	0	0	0	2	125,000
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	907	.333,692,433	0	(a)	0	0	0	0	907	.333,692,433
21. Issued during year .....	9	1,664,085							9	1,664,085
22. Other changes to in force (Net) .....	(63)	(23,320,131)							(63)	(23,320,131)
23. In force December 31 of current year .....	853	312,036,387	0	(a)	0	0	0	0	853	312,036,387

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		199,056	0	0	0	199,056
2. Annuity considerations .....		9,238,000	0	0	0	9,238,000
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		9,437,056	0	0	0	9,437,056
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		77,843	0	0	0	77,843
10. Matured endowments .....						0
11. Annuity benefits .....		610,323	0	0	0	610,323
12. Surrender values and withdrawals for life contracts .....		1,584,179	0	0	0	1,584,179
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		30,547	0	0	0	30,547
15. Totals .....		2,302,892	0	0	0	2,302,892
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	2	77,843							2	77,843
Settled during current year:										
18.1 By payment in full .....	2	77,843							2	77,843
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	2	77,843	0	0	0	0	0	2	77,843	
18.4 Reduction by compromise .....								0	0	0
18.5 Amount rejected .....								0	0	0
18.6 Total settlements .....	2	77,843	0	0	0	0	0	2	77,843	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	210	44,587,024	0	(a)	0	0	0	0	210	44,587,024
21. Issued during year .....	4	720,056							4	720,056
22. Other changes to in force (Net) .....	(14)	(3,678,710)							(14)	(3,678,710)
23. In force December 31 of current year .....	200	41,628,370	0	(a)	0	0	0	0	200	41,628,370

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New York

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		133,193	0	0	0	133,193
2. Annuity considerations .....		17,005	0	0	0	17,005
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		150,198	0	0	0	150,198
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		1,974,831	0	0	0	1,974,831
12. Surrender values and withdrawals for life contracts .....		1,227,090	0	0	0	1,227,090
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		30,451	0	0	0	30,451
15. Totals .....		3,232,372	0	0	0	3,232,372
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	1	33,354							1	33,354
Settled during current year:										
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	33,354	0	0	0	0	0	0	1	33,354
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	302	54,175,519	0	(a)		0	0	0	302	54,175,519
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	(14)	(6,047,524)							(14)	(6,047,524)
23. In force December 31 of current year .....	288	48,127,995	0	(a)		0	0	0	288	48,127,995

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		17,622,340	0	0	0	17,622,340
2. Annuity considerations .....		13,255,440	0	0	0	13,255,440
3. Deposit-type contract funds .....		225,018	XXX	0	XXX	225,018
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4)		31,102,798	0	0	0	31,102,798
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		8,364,353	0	0	0	8,364,353
10. Matured endowments .....		34,923	0	0	0	34,923
11. Annuity benefits .....		9,333,851	0	0	0	9,333,851
12. Surrender values and withdrawals for life contracts .....		35,735,790	0	0	0	35,735,790
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		940,121	0	0	0	940,121
15. Totals .....		54,409,038	0	0	0	54,409,038
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	12	940,857	0	0	0	0	0	0	12	.940,857
17. Incurred during current year .....	208	7,849,355							208	7,849,355
Settled during current year:										
18.1 By payment in full .....	208	8,399,276							208	8,399,276
18.2 By payment on compromised claims .....								0		0
18.3 Totals paid .....	208	8,399,276	0	0	0	0	0	208	8,399,276	
18.4 Reduction by compromise .....								0		0
18.5 Amount rejected .....	1	40,000						1		40,000
18.6 Total settlements .....	209	8,439,276	0	0	0	0	0	209	8,439,276	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	11	350,936	0	0	0	0	0	11	350,936	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	23,848	1,841,536,009	0	(a)	0	0	0	0	23,848	1,841,536,009
21. Issued during year .....	1,844	180,196,307							1,844	180,196,307
22. Other changes to in force (Net) .....	(2,308)	(185,637,234)							(2,308)	(185,637,234)
23. In force December 31 of current year .....	23,384	1,836,095,082	0	(a)	0	0	0	0	23,384	1,836,095,082

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		17,853	0	0	0	17,853
2. Annuity considerations .....		50,000	0	0	0	50,000
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		67,853	0	0	0	67,853
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		298,078	0	0	0	298,078
12. Surrender values and withdrawals for life contracts .....		129,939	0	0	0	129,939
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....						0
15. Totals .....		428,017	0	0	0	428,017
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:										
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.49	9,465,401	0	(a)		0	0	0	.49	9,465,401
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	0	491,558							0	.491,558
23. In force December 31 of current year .....	49	9,956,959	0	(a)		0	0	0	49	9,956,959

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		64,309,751	0	0	0	64,309,751
2. Annuity considerations .....		42,956,393	0	0	0	42,956,393
3. Deposit-type contract funds .....		2,257,026,948	XXX	0	XXX	2,257,026,948
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4)		2,364,293,092	0	0	0	2,364,293,092
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		33,521,979	0	0	0	33,521,979
10. Matured endowments .....		628,012	0	0	0	628,012
11. Annuity benefits .....		36,155,816	0	0	0	36,155,816
12. Surrender values and withdrawals for life contracts .....		88,361,672	0	0	0	88,361,672
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		4,911,428	0	0	0	4,911,428
15. Totals .....		163,578,907	0	0	0	163,578,907
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....	.63	2,392,497	0	0	0	0	0	0	.63	2,392,497
17. Incurred during current year .....	1,080	36,306,318							1,080	36,306,318
Settled during current year:										
18.1 By payment in full .....	1,059	33,973,301							1,059	33,973,301
18.2 By payment on compromised claims .....	1	176,690							1	176,690
18.3 Totals paid .....	1,060	34,149,991	0	0	0	0	0	0	1,060	34,149,991
18.4 Reduction by compromise .....	1	7,718							1	7,718
18.5 Amount rejected .....	8	472,682							8	472,682
18.6 Total settlements .....	1,069	34,630,391	0	0	0	0	0	0	1,069	34,630,391
19. Unpaid Dec. 31, current year (16+17-18.6) .....	74	4,068,425	0	0	0	0	0	0	74	4,068,425
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	90,353	6,345,348,821	0	(a)	0	0	0	0	90,353	6,345,348,821
21. Issued during year .....	5,507	519,585,888							5,507	519,585,888
22. Other changes to in force (Net) .....	(8,118)	(635,595,818)							(8,118)	(635,595,818)
23. In force December 31 of current year .....	87,742	6,229,338,891	0	(a)	0	0	0	0	87,742	6,229,338,891

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		466,674	0	0	0	466,674
2. Annuity considerations .....		20,664,329	0	0	0	20,664,329
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		21,131,003	0	0	0	21,131,003
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						0
10. Matured endowments .....		13,210	0	0	0	13,210
11. Annuity benefits .....		2,801,164	0	0	0	2,801,164
12. Surrender values and withdrawals for life contracts .....		12,561,261	0	0	0	12,561,261
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		121,628	0	0	0	121,628
15. Totals .....		15,497,263	0	0	0	15,497,263
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	1	13,210							1	13,210
Settled during current year:										
18.1 By payment in full .....	1	13,210							1	13,210
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1	13,210	0	0	0	0	0	0	1	13,210
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	1	13,210	0	0	0	0	0	0	1	13,210
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	388	77,377,203	0	(a)	0	0	0	0	388	77,377,203
21. Issued during year .....	12	979,172							12	979,172
22. Other changes to in force (Net) .....	(22)	(2,025,153)							(22)	(2,025,153)
23. In force December 31 of current year .....	378	76,331,222	0	(a)	0	0	0	0	378	76,331,222

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		164,480	0	0	0	164,480
2. Annuity considerations .....		1,788,048	0	0	0	1,788,048
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		1,952,528	0	0	0	1,952,528
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....		14,475	0	0	0	14,475
11. Annuity benefits .....		2,652,586	0	0	0	2,652,586
12. Surrender values and withdrawals for life contracts .....		2,372,467	0	0	0	2,372,467
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		145,259	0	0	0	145,259
15. Totals .....		5,184,787	0	0	0	5,184,787
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	1	14,475							1	14,475
Settled during current year:										
18.1 By payment in full .....	1	14,475							1	14,475
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1	14,475	0	0	0	0	0	1	14,475	
18.4 Reduction by compromise .....								0	0	0
18.5 Amount rejected .....								0	0	0
18.6 Total settlements .....	1	14,475	0	0	0	0	0	1	14,475	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	265	58,334,428	0	(a)	0	0	0	0	265	58,334,428
21. Issued during year .....	2	125,000							2	125,000
22. Other changes to in force (Net) .....	5	631,071							5	631,071
23. In force December 31 of current year .....	272	59,090,499	0	(a)	0	0	0	0	272	59,090,499

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		17,784,641	0	0	0	17,784,641
2. Annuity considerations .....		21,800,607	0	0	0	21,800,607
3. Deposit-type contract funds .....		554,197	XXX	0	XXX	554,197
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		40,139,445	0	0	0	40,139,445
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		6,419,152	0	0	0	6,419,152
10. Matured endowments .....		166,222	0	0	0	166,222
11. Annuity benefits .....		11,442,756	0	0	0	11,442,756
12. Surrender values and withdrawals for life contracts .....		29,637,249	0	0	0	29,637,249
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		1,138,292	0	0	0	1,138,292
15. Totals .....		48,803,671	0	0	0	48,803,671
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	15	514,843	0	0	0	0	0	0	15	.514,843
17. Incurred during current year .....	206	6,997,996							206	6,997,996
Settled during current year:										
18.1 By payment in full .....	205	6,585,374							205	6,585,374
18.2 By payment on compromised claims .....								0		0
18.3 Totals paid .....	205	6,585,374	0	0	0	0	0	205	6,585,374	
18.4 Reduction by compromise .....								0		0
18.5 Amount rejected .....	2	134,184						2	134,184	
18.6 Total settlements .....	207	6,719,558	0	0	0	0	0	207	6,719,558	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	14	793,281	0	0	0	0	0	14	793,281	
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	18,280	1,520,547,670	0	(a)	0	0	0	18,280	1,520,547,670	
21. Issued during year .....	1,463	134,235,279						1,463	134,235,279	
22. Other changes to in force (Net) .....	(1,699)	(152,939,452)						(1,699)	(152,939,452)	
23. In force December 31 of current year .....	18,044	1,501,843,497	0	(a)	0	0	0	18,044	1,501,843,497	

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		10,534	0	0	0	10,534
2. Annuity considerations .....		480	0	0	0	480
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		11,014	0	0	0	11,014
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....						0
12. Surrender values and withdrawals for life contracts .....		24,417	0	0	0	24,417
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....						0
15. Totals .....		24,417	0	0	0	24,417
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:										
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					11 No. of Policies					
20. In force December 31, prior year .....	19	3,566,790	0	(a)	0	0	0	0	19	3,566,790
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(4)	(781,589)							(4)	(781,589)
23. In force December 31 of current year .....	15	2,785,201	0	(a)	0	0	0	0	15	2,785,201

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,002,004	0	0	0	2,002,004
2. Annuity considerations .....		10,885,964	0	0	0	10,885,964
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		12,887,968	0	0	0	12,887,968
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		918,406	0	0	0	918,406
10. Matured endowments .....						0
11. Annuity benefits .....		3,796,811	0	0	0	3,796,811
12. Surrender values and withdrawals for life contracts .....		8,316,428	0	0	0	8,316,428
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		215,058	0	0	0	215,058
15. Totals .....		13,246,703	0	0	0	13,246,703
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	22	928,406							22	928,406
Settled during current year:										
18.1 By payment in full .....	21	918,406							21	918,406
18.2 By payment on compromised claims .....								0	0	0
18.3 Totals paid .....	21	918,406	0	0	0	0	0	21	918,406	
18.4 Reduction by compromise .....								0	0	0
18.5 Amount rejected .....								0	0	0
18.6 Total settlements .....	21	918,406	0	0	0	0	0	21	918,406	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	10,000	0	0	0	0	0	1	10,000	
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	2,089	221,962,738	0	(a)	0	0	0	0	2,089	221,962,738
21. Issued during year .....	292	26,821,169							292	26,821,169
22. Other changes to in force (Net) .....	(134)	(12,801,191)							(134)	(12,801,191)
23. In force December 31 of current year .....	2,247	235,982,716	0	(a)	0	0	0	0	2,247	235,982,716

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		53,520	0	0	0	53,520
2. Annuity considerations .....		592,957	0	0	0	592,957
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		646,477	0	0	0	646,477
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		300,000	0	0	0	300,000
10. Matured endowments .....						0
11. Annuity benefits .....		334,686	0	0	0	334,686
12. Surrender values and withdrawals for life contracts .....		639,309	0	0	0	639,309
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		315,975	0	0	0	315,975
15. Totals .....		1,589,970	0	0	0	1,589,970
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	2	600,000							2	.600,000
Settled during current year:										
18.1 By payment in full .....	1	300,000							1	.300,000
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	1	300,000	0	0	0	0	0	0	1	.300,000
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	1	300,000	0	0	0	0	0	0	1	.300,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	300,000	0	0	0	0	0	0	1	300,000
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.83	20,441,805	0 (a)	0	0	0	0	0	.83	20,441,805
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	(.6)	(931,022)							(.6)	(931,022)
23. In force December 31 of current year .....	77	19,510,783	0 (a)	0	0	0	0	0	77	19,510,783

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	2,670,236		0	0	0	2,670,236
2. Annuity considerations .....	1,941,975		0	0	0	1,941,975
3. Deposit-type contract funds .....		XXX			XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	4,612,211		0	0	0	4,612,211
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	1,805,084		0	0	0	1,805,084
10. Matured endowments .....	26,140		0	0	0	26,140
11. Annuity benefits .....	2,980,706		0	0	0	2,980,706
12. Surrender values and withdrawals for life contracts .....	6,905,719		0	0	0	6,905,719
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	412,382		0	0	0	412,382
15. Totals .....	12,130,031		0	0	0	12,130,031
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	4	275,000	0	0	0	0	0	0	4	.275,000
17. Incurred during current year .....	.38	2,146,709							.38	2,146,709
Settled during current year:										
18.1 By payment in full .....	.36	1,831,224							.36	1,831,224
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	.36	1,831,224	0	0	0	0	0	0	.36	1,831,224
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	.36	1,831,224	0	0	0	0	0	0	.36	1,831,224
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	590,485	0	0	0	0	0	0	6	590,485
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	4,151	387,162,815	0	(a)	0	0	0	0	4,151	387,162,815
21. Issued during year .....	233	16,394,057							233	16,394,057
22. Other changes to in force (Net) .....	(340)	(28,549,095)							(340)	(28,549,095)
23. In force December 31 of current year .....	4,044	375,007,777	0	(a)	0	0	0	0	4,044	375,007,777

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Texas

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	4,736,820		0	0	0	4,736,820
2. Annuity considerations .....	47,969,525		0	0	0	47,969,525
3. Deposit-type contract funds .....	16,613	XXX		0	XXX	16,613
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....	52,722,958		0	0	0	52,722,958
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0		0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0		0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0		0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	1,508,396		0	0	0	1,508,396
10. Matured endowments .....	31,137		0	0	0	31,137
11. Annuity benefits .....	13,412,647		0	0	0	13,412,647
12. Surrender values and withdrawals for life contracts .....	33,231,468		0	0	0	33,231,468
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	932,568		0	0	0	932,568
15. Totals .....	49,116,216		0	0	0	49,116,216
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0		0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0		0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	4	129,675	0	0	0	0	0	0	4	129,675
17. Incurred during current year .....	.48	1,607,428							.48	1,607,428
Settled during current year:										
18.1 By payment in full .....	.47	1,539,533							.47	1,539,533
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	.47	1,539,533	0	0	0	0	0	0	.47	1,539,533
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	.47	1,539,533	0	0	0	0	0	0	.47	1,539,533
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	197,570	0	0	0	0	0	0	5	197,570
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	6,721	938,473,344	0	(a)	0	0	0	0	6,721	938,473,344
21. Issued during year .....	405	44,728,471							405	44,728,471
22. Other changes to in force (Net) .....	(510)	(66,603,956)							(510)	(66,603,956)
23. In force December 31 of current year .....	6,616	916,597,859	0	(a)	0	0	0	0	6,616	916,597,859

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		94,185	0	0	0	94,185
2. Annuity considerations .....		350	0	0	0	350
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		94,535	0	0	0	94,535
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		410,667	0	0	0	410,667
12. Surrender values and withdrawals for life contracts .....		367,302	0	0	0	367,302
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		30,501	0	0	0	30,501
15. Totals .....		808,470	0	0	0	808,470
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	205	65,586,072	0	(a)		0	0	0	205	65,586,072
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	(14)	(4,441,297)							(14)	(4,441,297)
23. In force December 31 of current year .....	191	61,144,775	0	(a)		0	0	0	191	61,144,775

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		6,439	0	0	0	6,439
2. Annuity considerations .....			XXX		XXX	0
3. Deposit-type contract funds .....						0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		6,439	0	0	0	6,439
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....						0
12. Surrender values and withdrawals for life contracts .....		13,451	0	0	0	13,451
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		1,148	0	0	0	1,148
15. Totals .....		14,599	0	0	0	14,599
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:										
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	21	4,843,838	0	(a)		0	0	0	21	4,843,838
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	(4)	(1,123,938)							(4)	(1,123,938)
23. In force December 31 of current year .....	17	3,719,900	0	(a)		0	0	0	17	3,719,900

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,351,243	0	0	0	1,351,243
2. Annuity considerations .....		8,948,311	0	0	0	8,948,311
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		10,299,554	0	0	0	10,299,554
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		886,384	0	0	0	.886,384
10. Matured endowments .....		13,979	0	0	0	13,979
11. Annuity benefits .....		8,379,221	0	0	0	8,379,221
12. Surrender values and withdrawals for life contracts .....		16,045,055	0	0	0	16,045,055
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		267,197	0	0	0	267,197
15. Totals .....		25,591,836	0	0	0	25,591,836
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	2	155,663	0	0	0	0	0	0	2	155,663
17. Incurred during current year .....	14	774,893							14	774,893
Settled during current year:										
18.1 By payment in full .....	14	900,363							14	.900,363
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	14	900,363	0	0	0	0	0	0	14	.900,363
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	14	900,363	0	0	0	0	0	0	14	.900,363
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	30,192	0	0	0	0	0	0	2	30,192
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,763	358,672,560	0	(a)	0	0	0	0	1,763	358,672,560
21. Issued during year .....	.39	4,272,665							.39	4,272,665
22. Other changes to in force (Net) .....	(86)	(20,823,803)							(86)	(20,823,803)
23. In force December 31 of current year .....	1,716	342,121,422	0	(a)	0	0	0	0	1,716	342,121,422

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Washington

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		333,224	0	0	0	.333,224
2. Annuity considerations .....		721,886	0	0	0	.721,886
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		1,055,110	0	0	0	1,055,110
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		.0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		175,000	0	0	0	.175,000
10. Matured endowments .....						0
11. Annuity benefits .....		1,632,116	0	0	0	1,632,116
12. Surrender values and withdrawals for life contracts .....		1,366,273	0	0	0	1,366,273
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		.0	0	0	0	0
14. All other benefits, except accident and health .....		36,409	0	0	0	36,409
15. Totals .....		3,209,798	0	0	0	3,209,798
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....	3	175,000							3	.175,000
Settled during current year:										
18.1 By payment in full .....	3	175,000							3	.175,000
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	3	175,000	0	.0	0	0	0	.0	3	.175,000
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	3	175,000	0	.0	0	0	0	.0	3	.175,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	622	176,695,476	0	(a)		0	0	0	622	176,695,476
21. Issued during year .....	3	1,150,001				0	0	0	3	1,150,001
22. Other changes to in force (Net) .....	(23)	(8,894,545)							(23)	(8,894,545)
23. In force December 31 of current year .....	602	168,950,932	0	(a)		0	0	0	602	168,950,932

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		4,507,247	0	0	0	4,507,247
2. Annuity considerations .....		4,789,839	0	0	0	4,789,839
3. Deposit-type contract funds .....		377,075	XXX	0	XXX	377,075
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		9,674,161	0	0	0	9,674,161
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		2,218,545	0	0	0	2,218,545
10. Matured endowments .....		9,843	0	0	0	9,843
11. Annuity benefits .....		2,344,265	0	0	0	2,344,265
12. Surrender values and withdrawals for life contracts .....		8,546,880	0	0	0	8,546,880
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		317,669	0	0	0	317,669
15. Totals .....		13,437,202	0	0	0	13,437,202
DETAILS OF WRITE-INS						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	.1	.99,207	0	0	0	0	0	0	.1	.99,207
17. Incurred during current year .....	.73	2,335,996							.73	2,335,996
Settled during current year:										
18.1 By payment in full .....	.68	2,228,388							.68	2,228,388
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	.68	2,228,388	0	0	0	0	0	0	.68	2,228,388
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	.68	2,228,388	0	0	0	0	0	0	.68	2,228,388
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	206,815	0	0	0	0	0	0	6	206,815
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	4,843	328,677,227	0	(a)	0	0	0	0	4,843	328,677,227
21. Issued during year .....	279	24,793,960							279	24,793,960
22. Other changes to in force (Net) .....	(468)	(37,436,792)							(468)	(37,436,792)
23. In force December 31 of current year .....	4,654	316,034,395	0	(a)	0	0	0	0	4,654	316,034,395

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,286,037	0	0	0	2,286,037
2. Annuity considerations .....		18,129,002	0	0	0	18,129,002
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		20,415,039	0	0	0	20,415,039
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		320,278	0	0	0	320,278
10. Matured endowments .....		582	0	0	0	582
11. Annuity benefits .....		9,631,875	0	0	0	9,631,875
12. Surrender values and withdrawals for life contracts .....		23,311,841	0	0	0	23,311,841
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		331,673	0	0	0	331,673
15. Totals .....		33,596,249	0	0	0	33,596,249
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	14	320,860							14	320,860
Settled during current year:										
18.1 By payment in full .....	14	320,860							14	320,860
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	14	320,860	0	0	0	0	0	0	14	320,860
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	14	320,860	0	0	0	0	0	0	14	320,860
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,973	230,771,674	0	(a)		0	0	0	1,973	230,771,674
21. Issued during year .....	213	18,326,246				0	0	0	213	18,326,246
22. Other changes to in force (Net) .....	(191)	(29,475,156)							(191)	(29,475,156)
23. In force December 31 of current year .....	1,995	219,622,764	0	(a)		0	0	0	0	1,995
										219,622,764

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		48,533	0	0	0	48,533
2. Annuity considerations .....						0
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		48,533	0	0	0	48,533
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		33,031	0	0	0	33,031
12. Surrender values and withdrawals for life contracts .....		442,139	0	0	0	442,139
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		1,812	0	0	0	1,812
15. Totals .....		476,982	0	0	0	476,982
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:									0	0
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	60	11,372,331	0	(a)		0	0	0	60	11,372,331
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	1	(814,363)							1	(814,363)
23. In force December 31 of current year .....	61	10,557,968	0	(a)		0	0	0	61	10,557,968

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

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

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

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Guam

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		5,615	0	0	0	5,615
2. Annuity considerations .....		2,702,433	0	0	0	2,702,433
3. Deposit-type contract funds .....			XXX		XXX	0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		2,708,048	0	0	0	2,708,048
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....		8,351	0	0	0	8,351
12. Surrender values and withdrawals for life contracts .....		87,686	0	0	0	87,686
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....						0
15. Totals .....		96,037	0	0	0	96,037
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:										
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	2	314,528	0 (a)	0	0	0	0	0	2	314,528
21. Issued during year .....									0	0
22. Other changes to in force (Net) .....	0	645							0	645
23. In force December 31 of current year .....	2	315,173	0 (a)	0	0	0	0	0	2	315,173

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		7,366	0	0	0	7,366
2. Annuity considerations .....			XXX		XXX	0
3. Deposit-type contract funds .....						0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		7,366	0	0	0	7,366
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....						0
12. Surrender values and withdrawals for life contracts .....		9,886	0	0	0	9,886
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		588	0	0	0	588
15. Totals .....		10,474	0	0	0	10,474
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:										
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	17	1,695,529	0	(a)		0	0	0	17	1,695,529
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	(1)	(375,927)							(1)	(375,927)
23. In force December 31 of current year .....	16	1,319,602	0	(a)		0	0	0	16	1,319,602

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

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

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		335	0	0	0	335
2. Annuity considerations .....			XXX		XXX	0
3. Deposit-type contract funds .....						0
4. Other considerations .....						0
5. Totals (Sum of Lines 1 to 4) .....		335	0	0	0	335
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						0
6.2 Applied to pay renewal premiums .....						0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						0
6.4 Other .....						0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....						0
7.2 Applied to provide paid-up annuities .....						0
7.3 Other .....						0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....						0
10. Matured endowments .....						0
11. Annuity benefits .....						0
12. Surrender values and withdrawals for life contracts .....						0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....						0
15. Totals .....		0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....									0	0
17. Incurred during current year .....									0	0
Settled during current year:										
18.1 By payment in full .....									0	0
18.2 By payment on compromised claims .....									0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise .....									0	0
18.5 Amount rejected .....									0	0
18.6 Total settlements .....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	4	430,860	0	(a)		0	0	0	4	430,860
21. Issued during year .....						0	0	0	0	0
22. Other changes to in force (Net) .....	(1)	(80,860)							(1)	(80,860)
23. In force December 31 of current year .....	3	350,000	0	(a)		0	0	0	3	350,000

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

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

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

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

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

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

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	58,919		0	0	0	58,919
2. Annuity considerations .....	0		0	0	0	0
3. Deposit-type contract funds .....	0	XXX		0	XXX	0
4. Other considerations .....	0		0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	58,919	0	0	0	0	58,919
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....	0	0	0	0	0	0
6.2 Applied to pay renewal premiums .....	0	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	0	0	0	0	0	0
6.4 Other .....	0	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0	0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....	0	0	0	0	0	0
7.2 Applied to provide paid-up annuities .....	0	0	0	0	0	0
7.3 Other .....	0	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0	0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	128,749		0	0	0	128,749
10. Matured endowments .....	0		0	0	0	0
11. Annuity benefits .....	217,324		0	0	0	217,324
12. Surrender values and withdrawals for life contracts .....	570,203		0	0	0	570,203
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0		0	0	0	0
14. All other benefits, except accident and health .....	21,591		0	0	0	21,591
15. Totals .....	937,867		0	0	0	937,867
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	2	128,749	0	0	0	0	0	0	2	128,749
Settled during current year:										
18.1 By payment in full .....	2	128,749	0	0	0	0	0	0	2	128,749
18.2 By payment on compromised claims .....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid .....	2	128,749	0	0	0	0	0	0	2	128,749
18.4 Reduction by compromise .....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected .....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements .....	2	128,749	0	0	0	0	0	0	2	128,749
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	123	19,398,960	0	(a)	0	0	0	0	123	19,398,960
21. Issued during year .....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net) .....	(10)	(1,427,095)	0	0	0	0	0	0	(10)	(1,427,095)
23. In force December 31 of current year .....	113	17,971,865	0	(a)	0	0	0	0	113	17,971,865

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

NAIC Group Code 0836

DURING THE YEAR 2013

NAIC Company Code 92622

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		218,938,045	0	0	0	218,938,045
2. Annuity considerations .....		596,190,879	0	0	0	596,190,879
3. Deposit-type contract funds .....		2,258,921,149	XXX	0	XXX	2,258,921,149
4. Other considerations .....		0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)		3,074,050,073	0	0	0	3,074,050,073
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....		0	0	0	0	0
6.2 Applied to pay renewal premiums .....		0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....		0	0	0	0	0
6.4 Other .....		0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
Annuities:						
7.1 Paid in cash or left on deposit .....		0	0	0	0	0
7.2 Applied to provide paid-up annuities .....		0	0	0	0	0
7.3 Other .....		0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		98,442,784	0	0	0	98,442,784
10. Matured endowments .....		1,980,237	0	0	0	1,980,237
11. Annuity benefits .....		241,142,681	0	0	0	241,142,681
12. Surrender values and withdrawals for life contracts .....		558,782,046	0	0	0	558,782,046
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		19,201,817	0	0	0	19,201,817
15. Totals .....		919,549,565	0	0	0	919,549,565
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....		0	0	0	0	0

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	198	8,904,780	0	0	0	0	0	0	198	8,904,780
17. Incurred during current year .....	2,966	104,606,909	0	0	0	0	0	0	2,966	104,606,909
Settled during current year:										
18.1 By payment in full .....	2,904	100,196,331	0	0	0	0	0	0	2,904	100,196,331
18.2 By payment on compromised claims .....	2	226,690	0	0	0	0	0	0	2	226,690
18.3 Totals paid .....	2,906	100,423,021	0	0	0	0	0	0	2,906	100,423,021
18.4 Reduction by compromise .....	2	36,575	0	0	0	0	0	0	2	36,575
18.5 Amount rejected .....	20	1,056,685	0	0	0	0	0	0	20	1,056,685
18.6 Total settlements .....	2,928	101,516,281	0	0	0	0	0	0	2,928	101,516,281
19. Unpaid Dec. 31, current year (16+17-18.6) .....	236	11,995,407	0	0	0	0	0	0	236	11,995,407
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	281,665	25,013,505,151	0	(a)		0	0	0	281,665	25,013,505,151
21. Issued during year .....	17,736	1,712,293,250	0	0		0	0	0	17,736	1,712,293,250
22. Other changes to in force (Net) .....	(24,876)	(2,280,431,854)	0	0		0	0	0	(24,876)	(2,280,431,854)
23. In force December 31 of current year .....	274,525	24,445,366,547	0	(a)		0	0	0	274,525	24,445,366,547

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

**ACCIDENT AND HEALTH INSURANCE**

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

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	19,309,015
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (914,120) transferred into the reserve net of taxes of \$ ..... (319,942) .....	(594,178)
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	18,714,837
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	8,392,550
6. Reserve as of December 31, current year (Line 4 minus Line 5) .....	10,322,287

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2013 .....	7,982,662	409,888	0	8,392,550
2. 2014 .....	5,570,396	826,918	0	6,397,314
3. 2015 .....	3,634,796	621,003	0	4,255,799
4. 2016 .....	2,144,129	262,055	0	2,406,184
5. 2017 .....	1,133,950	(112,827)	0	1,021,123
6. 2018 .....	658,064	(488,201)	0	169,863
7. 2019 .....	534,226	(632,064)	0	(97,838)
8. 2020 .....	373,043	(500,145)	0	(127,102)
9. 2021 .....	221,301	(355,458)	0	(134,157)
10. 2022 .....	111,040	(214,173)	0	(103,133)
11. 2023 .....	44,557	(61,204)	0	(16,647)
12. 2024 .....	(34,282)	19,984	0	(14,298)
13. 2025 .....	(116,733)	23,342	0	(93,391)
14. 2026 .....	(179,649)	25,752	0	(153,897)
15. 2027 .....	(229,677)	29,098	0	(200,579)
16. 2028 .....	(274,489)	32,856	0	(241,633)
17. 2029 .....	(265,894)	26,581	0	(239,313)
18. 2030 .....	(246,686)	11,879	0	(234,807)
19. 2031 .....	(238,581)	(5,994)	0	(244,575)
20. 2032 .....	(245,491)	(20,668)	0	(266,159)
21. 2033 .....	(234,726)	(40,490)	0	(275,216)
22. 2034 .....	(206,153)	(50,622)	0	(256,775)
23. 2035 .....	(179,576)	(53,178)	0	(232,754)
24. 2036 .....	(159,799)	(55,762)	0	(215,561)
25. 2037 .....	(138,461)	(60,569)	0	(199,030)
26. 2038 .....	(116,941)	(63,180)	0	(180,121)
27. 2039 .....	(97,466)	(58,927)	0	(156,393)
28. 2040 .....	(76,396)	(46,697)	0	(123,093)
29. 2041 .....	(45,576)	(34,467)	0	(80,043)
30. 2042 .....	(12,569)	(22,237)	0	(34,806)
31. 2043 and Later .....		(6,671)	0	(6,671)
32. Total (Lines 1 to 31) .....	19,309,019	(594,178)	0	18,714,841

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

## ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	83,329,033	15,633,726	98,962,759	19,425,747	9,069,388	28,495,135	127,457,894
2. Realized capital gains/(losses) net of taxes - General Account .....	(15,641,337)	0	(15,641,337)	7,902,464	5,847,177	13,749,641	(1,891,696)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	8,940,067	(260,000)	8,680,067	23,884,284	1,862,284	25,746,568	34,426,635
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....	0	0	0	0	0	0	0
7. Basic contribution .....	27,107,919	2,522,633	29,630,552	0	2,042,589	2,042,589	31,673,141
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	103,735,682	17,896,359	121,632,041	51,212,495	18,821,438	70,033,933	191,665,974
9. Maximum reserve .....	115,873,410	9,369,782	125,243,192	31,853,822	7,238,333	39,092,155	164,335,347
10. Reserve objective .....	80,502,639	7,207,524	87,710,163	31,717,290	5,056,030	36,773,320	124,483,483
11. 20% of (Line 10 - Line 8) .....	(4,646,609)	(2,137,767)	(6,784,376)	(3,899,041)	(2,753,082)	(6,652,123)	(13,436,498)
12. Balance before transfers (Lines 8 + 11) .....	99,089,073	15,758,592	114,847,665	47,313,454	16,068,357	63,381,811	178,229,476
13. Transfers .....	6,388,810	(6,388,810)	0	0	0	0	XXX
14. Voluntary contribution .....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero .....	0	0	0	(15,459,632)	(8,830,023)	(24,289,655)	(24,289,655)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	105,477,883	9,369,782	114,847,665	31,853,822	7,238,334	39,092,156	153,939,821

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.	1	Exempt Obligations	283,055,601	XXX	XXX	283,055,601	0.0000	0	0.0000	0	0.0000	0
2.		Highest Quality	6,781,951,983	XXX	XXX	6,781,951,983	0.0004	2,712,781	0.0023	15,598,490	0.0030	20,345,856
3.		High Quality	2,685,583,477	XXX	XXX	2,685,583,477	0.0019	5,102,609	0.0058	15,576,384	0.0090	24,170,251
4.		Medium Quality	509,783,354	XXX	XXX	509,783,354	0.0093	4,740,985	0.0230	11,725,017	0.0340	17,332,634
5.		Low Quality	506,975,930	XXX	XXX	506,975,930	0.0213	10,798,587	0.0530	26,869,724	0.0750	38,023,195
6.		Lower Quality	82,461,557	XXX	XXX	82,461,557	0.0432	3,562,339	0.1100	9,070,771	0.1700	14,018,465
7.		In or Near Default	3,489,022	XXX	XXX	3,489,022	0.0000	0	0.2000	697,804	0.2000	697,804
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Bonds (Sum of Lines 1 through 8)	10,853,300,924	XXX	XXX	10,853,300,924	XXX	26,917,301	XXX	79,538,191	XXX	114,588,205
PREFERRED STOCK												
10.	1	Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11.		High Quality	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12.		Medium Quality	2,121,638	XXX	XXX	2,121,638	0.0093	19,731	0.0230	48,798	0.0340	72,136
13.		Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14.		Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	2,121,638	XXX	XXX	2,121,638	XXX	19,731	XXX	48,798	XXX	72,136
SHORT - TERM BONDS												
18.	1	Exempt Obligations	25,000	XXX	XXX	25,000	0.0000	0	0.0000	0	0.0000	0
19.		Highest Quality	180,630,790	XXX	XXX	180,630,790	0.0004	72,252	0.0023	415,451	0.0030	541,892
20.		High Quality	2,935,750	XXX	XXX	2,935,750	0.0019	5,578	0.0058	17,027	0.0090	26,422
21.		Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.		Low Quality	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.		Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	183,591,540	XXX	XXX	183,591,540	XXX	77,830	XXX	432,478	XXX	568,314

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
26. 27. 28. 29. 30. 31. 32. 33. 34.	1 2 3 4 5 6	DERIVATIVE INSTRUMENTS	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
		Exchange Traded	0	XXX	XXX	0	0.0004	13,610	0.0023	78,255	0.0030	102,071
		Highest Quality	34,023,817	XXX	XXX	34,023,817	0.0004	0	0.0058	0	0.0090	0
		High Quality	0	XXX	XXX	0	0.0019	0	0.0230	0	0.0340	0
		Medium Quality	0	XXX	XXX	0	0.0093	0	0.0530	0	0.0750	0
		Low Quality	0	XXX	XXX	0	0.0213	0	0.1100	0	0.1700	0
		Lower Quality	0	XXX	XXX	0	0.0432	0	0.2000	0	0.2000	0
		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
		Total Derivative Instruments	34,023,817	XXX	XXX	34,023,817	XXX	13,610	XXX	78,255	XXX	102,071
		Total (Lines 9 + 17 + 25 + 33)	11,073,037,919	XXX	XXX	11,073,037,919	XXX	27,028,472	XXX	80,097,721	XXX	115,330,726
31		MORTGAGE LOANS										
		In Good Standing:										
		Farm Mortgages	0	XXX	XXX	0	0.0035	0	0.0100	0	0.0130	0
		Residential Mortgages - Insured or Guaranteed	0	XXX	XXX	0	0.0003	0	0.0006	0	0.0010	0
		Residential Mortgages - All Other	0	XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
		Commercial Mortgages - Insured or Guaranteed	0	XXX	XXX	0	0.0003	0	0.0006	0	0.0010	0
		Commercial Mortgages - All Other	699,016,713	XXX	XXX	699,016,713	0.0035	2,446,558	0.0100	6,990,167	0.0130	9,087,217
		In Good Standing With Restructured Terms	21,735,742	XXX	XXX	21,735,742	0.0035	76,075	0.0100	217,357	0.0130	282,565
		Overdue, Not in Process:										
		Farm Mortgages	0	XXX	XXX	0	0.0420	0	0.0760	0	0.1200	0
		Residential Mortgages - Insured or Guaranteed	0	XXX	XXX	0	0.0005	0	0.0012	0	0.0020	0
		Residential Mortgages - All Other	0	XXX	XXX	0	0.0025	0	0.0058	0	0.0090	0
		Commercial Mortgages - Insured or Guaranteed	0	XXX	XXX	0	0.0005	0	0.0012	0	0.0020	0
		Commercial Mortgages - All Other	0	XXX	XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure:										
		Farm Mortgages	0	XXX	XXX	0	0.0000	0	0.1700	0	0.1700	0
		Residential Mortgages - Insured or Guaranteed	0	XXX	XXX	0	0.0000	0	0.0040	0	0.0040	0
		Residential Mortgages - All Other	0	XXX	XXX	0	0.0000	0	0.0130	0	0.0130	0
		Commercial Mortgages - Insured or Guaranteed	0	XXX	XXX	0	0.0000	0	0.0040	0	0.0040	0
		Commercial Mortgages - All Other	0	XXX	XXX	0	0.0000	0	0.1700	0	0.1700	0
		Total Schedule B Mortgages (Sum of Lines 35 through 50)	720,752,455	0	XXX	720,752,455	XXX	2,522,633	XXX	7,207,524	XXX	9,369,782
52.		Schedule DA Mortgages	0	XXX	XXX	0	0.0030	0	0.0100	0	0.0130	0
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)	720,752,455	0	XXX	720,752,455	XXX	2,522,633	XXX	7,207,524	XXX	9,369,782

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	199,113,220	XXX	XXX	199,113,220	0.0000	0	0.1575 (a)	31,360,332	0.1575 (a)	31,360,332
2.		Unaffiliated - Private	0	XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3.		Federal Home Loan Bank	45,510,700	XXX	XXX	45,510,700	0.0000	0	0.0050	227,554	0.0080	364,086
4.		Affiliated - Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
5.		Affiliated - Investment Subsidiary:										
6.		Fixed Income - Exempt Obligations	0			0	XXX		XXX		XXX	
7.		Fixed Income - Highest Quality	0			0	XXX		XXX		XXX	
8.		Fixed Income - High Quality	0			0	XXX		XXX		XXX	
9.		Fixed Income - Medium Quality	0			0	XXX		XXX		XXX	
10.		Fixed Income - Low Quality	0			0	XXX		XXX		XXX	
11.		Fixed Income - Lower Quality	0			0	XXX		XXX		XXX	
12.		Fixed Income - In/Near Default	0			0	XXX		XXX		XXX	
13.		Unaffiliated Common Stock - Public	0			0	0.0000	0	0.1575 (a)	0	0.1575 (a)	0
14.		Unaffiliated Common Stock - Private	0			0	0.0000	0	0.1600	0	0.1600	0
15.		Mortgage Loans	0			0	0.0030	0	0.0100	0	0.0130	0
16.		Real Estate	0			0	(b)	0	(b)	0	(b)	0
17.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	995,417	XXX	XXX	995,417	0.0000	0	0.1300	129,404	0.1300	129,404
18.		Affiliated - All Other	0	XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
		Total Common Stock (Sum of Lines 1 through 17)	245,619,337	0	0	245,619,337	XXX	0	XXX	31,717,290	XXX	31,853,822
REAL ESTATE												
19.		Home Office Property (General Account only)	0			0	0.0000	0	0.0750	0	0.0750	0
20.		Investment Properties	0			0	0.0000	0	0.0750	0	0.0750	0
21.		Properties Acquired in Satisfaction of Debt	0			0	0.0000	0	0.1100	0	0.1100	0
22.		Total Real Estate (Sum of Lines 19 through 21)	0	0	0	0	XXX	0	XXX	0	XXX	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
24.		Highest Quality	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
25.		High Quality	39,408,112	XXX	XXX	39,408,112	0.0019	74,875	0.0058	228,567	0.0090	354,673
26.		Medium Quality	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
27.		Low Quality	77,483,243	XXX	XXX	77,483,243	0.0213	1,650,393	0.0530	4,106,612	0.0750	5,811,243
28.		Lower Quality	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
29.		In or Near Default	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
30.		Total with Bond Characteristics (Sum of Lines 23 through 29)	116,891,355	XXX	XXX	116,891,355	XXX	1,725,268	XXX	4,335,179	XXX	6,165,916

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
31.	1	INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
		Highest Quality .....	13,629,332	XXX	XXX	13,629,332	0.0004	5,452	0.0023	31,347	0.0030	40,888
		High Quality .....	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
		Medium Quality .....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
		Low Quality .....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
		Lower Quality .....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
		In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.	6	Total with Preferred Stock Characteristics (Sum of Lines 31 through 37)	13,629,332	XXX	XXX	13,629,332	XXX	5,452	XXX	31,347	XXX	40,888
33		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing:										
		Farm Mortgages .....	0		XXX	0	0.0030	0	0.0100	0	0.0130	0
		Residential Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0003	0	0.0006	0	0.0010	0
		Residential Mortgages - All Other .....	0	XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
		Commercial Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0003	0	0.0006	0	0.0010	0
		Commercial Mortgages - All Other .....	13,486,356		XXX	13,486,356	0.0030	40,459	0.0100	134,864	0.0130	175,323
		In Good Standing With Restructured Terms .....	0		XXX	0	0.0030	0	0.0100	0	0.0130	0
		Overdue, Not in Process:										
		Farm Mortgages .....	0		XXX	0	0.0420	0	0.0760	0	0.1200	0
		Residential Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0005	0	0.0012	0	0.0020	0
		Residential Mortgages - All Other .....	0		XXX	0	0.0025	0	0.0058	0	0.0090	0
		Commercial Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0005	0	0.0012	0	0.0020	0
		Commercial Mortgages - All Other .....	0		XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure:										
		Farm Mortgages .....	0		XXX	0	0.0000	0	0.1700	0	0.1700	0
		Residential Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0000	0	0.0040	0	0.0040	0
		Residential Mortgages - All Other .....	0		XXX	0	0.0000	0	0.0130	0	0.0130	0
		Commercial Mortgages - Insured or Guaranteed .....	0		XXX	0	0.0000	0	0.0040	0	0.0040	0
		Commercial Mortgages - All Other .....	0		XXX	0	0.0000	0	0.1700	0	0.1700	0
		Total with Mortgage Loan Characteristics (Sum of Lines 39 through 54)	13,486,356	0	XXX	13,486,356	XXX	40,459	XXX	134,864	XXX	175,323

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
56.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
57.		Unaffiliated Public	0	XXX	XXX	0	0.0000	0	0.1575 (a)	0	0.1575 (a)	
58.		Unaffiliated Private	221,800	XXX	XXX	221,800	0.0000	0	0.1600	35,488	0.1600	
59.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	
60.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1300	0	0.1300	
61.		Affiliated Other - All Other	0	XXX	XXX	0	0.0000	0	0.1600	0	0.1600	
		Total with Common Stock Characteristics (Sum of Lines 56 through 60)	221,800	XXX	XXX	221,800	XXX	0	XXX	35,488	XXX	
62.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
63.		Home Office Property (General Account only)	0			0	0.0000	0	0.0750	0	0.0750	
64.		Investment Properties	29,085			29,085	0.0000	0	0.0750	2,181	0.0750	
65.		Properties Acquired in Satisfaction of Debt	0			0	0.0000	0	0.1100	0	0.1100	
		Total with Real Estate Characteristics (Lines 62 through 64)	29,085	0	0	29,085	XXX	0	XXX	2,181	XXX	
66.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
67.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	
68.		Non-guaranteed Federal Low Income Housing Tax Credit	43,080,884			43,080,884	0.0063	271,410	0.0120	516,971	0.0190	
69.		Guaranteed State Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010	
70.		Non-guaranteed State Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190	
71.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	
		Total LIHTC	43,080,884	0	0	43,080,884	XXX	271,410	XXX	516,971	XXX	
72.		ALL OTHER INVESTMENTS										
73.		NAIC 1 Working Capital Finance Investments	0	XXX		0	0.0000	0	0.0037	0	0.0037	
74.		NAIC 2 Working Capital Finance Investments	0	XXX		0	0.0000	0	0.0120	0	0.0120	
75.		Other Invested Assets - Schedule BA	0	XXX		0	0.0000	0	0.1300	0	0.1300	
76.		Other Short-Term Invested Assets - Schedule DA	0	XXX		0	0.0000	0	0.1300	0	0.1300	
77.		Total All Other (Sum of Lines 72 + 73, 74 and 75)	0	XXX	0	0	XXX	0	XXX	0	XXX	
		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 71 and 76)	187,338,812	0	0	187,338,812	XXX	2,042,589	XXX	5,056,030	XXX	

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

## ASSET VALUATION RESERVE (Continued)

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
913017F*5		913017-BH-1	United Technologies	1FE	9,940,803	3,976	22,864	29,822
913017F*5		20047E-AE-2	COMM 2006-C8 A4	1FM	9,926,340			
742718G*4		742718-DA-4	Procter&Gamble	1FE	25,742,423	10,297	59,208	77,227
742718G*4		313747-JU-5	FHMS K701 A2	1FE	25,124,253			
166751C*6		166751-AJ-6	Chevron Corporation	1FE	10,446,569	.4,179	24,027	31,340
166751C*6		31398J-ZS-5	FHR K004 A2	1FE	10,184,569			
9113080@1		911308-AB-0	United Parcel	1FE	15,548,815	6,220	35,762	46,646
9113080@1		31398W-D3-5	FHR K005 A2	1FE	15,146,669			
911308C#9		911308-AB-0	United Parcel	1FE	25,811,966	10,325	59,368	77,436
911308C#9		3137AB-FV-8	FHLMC SERICL	1FE	25,141,724			
88579YB*1		607059-AT-9	Exxon	1FE	5,235,030	.2,094	12,041	15,705
88579YB*1		36249K-AC-4	GSMS 2010-C1 A2	1FM	5,106,144			
88579YB*1		607059-AT-9	Exxon	1FE	4,154,899	1,662	9,556	12,465
88579YB*1		396789-JU-4	GCCFC 2005-GG3 A4	1FM	4,051,790			
88579YB*1		607059-AT-9	Exxon	1FE	11,345,978	4,538	26,096	34,038
88579YB*1		46635G-AC-4	JPMCC 2010-C2 A2	1FM	11,062,427			
244199C*4		244199-BB-0	Deere & Co	1FE	18,759,115	.7,504	43,146	56,277
244199C*4		90269G-AD-3	UBSCM 2012-C1 AAB	1FM	18,291,677			
244199C*4		244199-BB-0	Deere & Co	1FE	2,071,922	.829	4,765	6,216
244199C*4		46640U-AC-6	JPMIB 2013-C17 A3	1FE	2,019,985			
501044 H#1		501044-CH-2	Kroger Company	2FE	10,127,263	19,241	58,738	91,146
501044 H#1		233050-AB-9	DBUBS 2011-LC1A A2	1FM	10,058,511			
30231GA*3		604059-AE-5	3M	1FE	8,047,400	3,219	18,509	24,142
30231GA*3		12622D-AB-0	COMM 2010-C1 A2	1FM	7,865,473			
30231GA*3		604059-AE-5	3M	1FE	12,379,976	4,952	28,474	37,140
30231GA*3		46635G-AC-4	JPMCC 2010-C2 A2	1FM	12,068,102			
30231GA*3		604059-AE-5	3M	1FE	1,027,961	.411	2,364	3,084
30231GA*3		12622D-AB-0	COMM 2010-C1 A2	1FM	1,001,971			
0199999. Subtotal Default Component - Other Than Mortgage					317,689,755	79,447	404,918	542,684
0599999 - Total					317,689,755	79,447	404,918	542,684

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**SCHEDULE F**

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and  
all claims for death losses and all other contract claims resisted December 31 of current year

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
W-48408345	1178318	CA	2013	35,000	2,677	0	No Contract
W-360273	1232785	FL	2013	50,000	21,143	0	Misrepresentation
W-80537919	1491025	GA	2013	25,000	2,093	0	No Contract
W-305120	1353182	IL	2013	24,178	281	0	No Contract
W-80541242	1469856	IL	2013	25,000	1,163	0	No Contract
W-80541395	1327438	IL	2013	200,000	191	0	No Contract
W-80549087	1238779	IL	2013	25,000	177	0	No Contract
W-80521172	1323606	KS	2013	25,000	434	0	No Contract
W-32374176	1431227	KY	2013	25,641	20,000	0	No Contract
W-48446582	1353021	MD	2013	25,000	502	0	No Contract
W-80527768	1251765	NC	2013	40,000	1,018	0	No Contract
W-125637	71384361	OH	2013	176,690	168,972	0	Misrepresentation
W-130600	1512648	OH	2013	150,000	1,413	0	No Contract
W-32370147	1471014	OH	2013	131,003	89,879	0	No Contract
W-48495108	1503732	OH	2013	25,000	2,654	0	No Contract
W-80494077	1336280	OH	2013	25,000	1,581	0	No Contract
W-80496565	1293302	OH	2013	9,519	7,005	0	No Contract
W-80516216	1375270	OH	2013	57,160	26,000	0	No Contract
W-80572191	1357284	OH	2013	25,000	309	0	No Contract
W-80579377	1274187	OH	2013	50,000	.75	0	No Contract
W-80517704	1434934	PA	2013	9,184	7,000	0	No Contract
W-80597202	1402847	PA	2013	125,000	271	0	No Contract
0199999. Death Claims - Ordinary				1,283,375	354,838	0	XXX
0599999. Death Claims - Disposed Of				1,283,375	354,838	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				0	0	0	XXX
W-80524299	1339669	NC	2013	0	529	0	Unsound Health and Misrepresentation
1199999. Disability Benefits Claims - Ordinary				0	529	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	529	0	XXX
2099999. Matured Endowments Claims - Disposed Of				0	0	0	XXX
2599999. Annuities with Life Contingency Claims - Disposed Of				0	0	0	XXX
2699999. Claims Disposed of During Current Year				1,283,375	355,367	0	XXX
W-80117956	06023605	KY	2008	25,000	0	25,000	Unsound Health and Misrepresentation
W-515132	00000000	LA	2010	25,000	0	25,000	Unsound Health and Misrepresentation
W-80262059	06492631	NC	2009	25,000	0	25,000	Unsound Health and Misrepresentation
2799999. Death Claims - Ordinary				75,000	0	75,000	XXX
3199999. Death Claims - Resisted				75,000	0	75,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				75,000	0	75,000	XXX
5399999 - Totals				1,358,375	355,367	75,000	XXX

Schedule H - Part 1 - Analysis of Underwriting Operations  
**N O N E**

Schedule H - Part 2 - Reserves and Liabilities  
**N O N E**

Schedule H - Part 3 - Prior Year's Claim Reserves and Liabilities  
**N O N E**

Schedule H - Part 4 - Reinsurance  
**N O N E**

Schedule H - Part 5 - Health Claims  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

## **SCHEDULE S - PART 1 - SECTION 1**

#### Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

## **SCHEDULE S - PART 1 - SECTION 2**

**Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year**

# **NONE**

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**SCHEDULE S - PART 2**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
80659 ..38-0397420 ..11/15/1999 ..US BUSINESS OF CANADA LIFE ASSUR CO ..				MI ..	123,616	21,573
82627 ..06-0839705 ..08/01/2003 ..SWISS RE LIFE & HLTH AMER INC ..				CT ..	430,037	219,153
93572 ..43-1235868 ..04/01/2000 ..RGA REINS CO ..				MO ..	56,250	35,931
88340 ..59-2859797 ..12/01/1999 ..HANNOVER LIFE REASSUR CO OF AMER ..				FL ..		2,144
86258 ..13-2572994 ..08/01/1997 ..GENERAL RE LIFE CORP ..				CT ..		2,021
62308 ..06-0303370 ..05/01/1982 ..CONNECTICUT GEN LIFE INS CO ..				CT ..		1,406
66346 ..58-0828824 ..01/01/1986 ..MUNICH AMER REASSUR CO ..				GA ..	136,656	1,106
0899999. Life and Annuity - U.S. Non-Affiliates					746,559	283,334
00000 ..AA-1580095 ..08/01/2008 ..THE TOA REINS CO LTD ..				JPN ..	56,250	11,420
0999999. Life and Annuity - Non-U.S. Non-Affiliates					56,250	11,420
1099999. Total Life and Annuity - Non-Affiliates					802,809	294,754
1199999. Total Life and Annuity					802,809	294,754
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
2199999. Total Accident and Health - Non-Affiliates					0	0
2299999. Total Accident and Health					0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					746,559	283,334
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					56,250	11,420
9999999 Totals - Life, Annuity and Accident and Health					802,809	294,754

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

## SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance			
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year					
0399999.	Total General Account - Authorized U.S. Affiliates					0	0	0	0	0	0	0	0			
0699999.	Total General Account - Authorized Non-U.S. Affiliates					0	0	0	0	0	0	0	0			
0799999.	Total General Account - Authorized Affiliates					0	0	0	0	0	0	0	0			
80659	..38-0397420	08/01/2008	Canada Life	MI	YRT/I.	1,549,542,836	1,133,375	988,438	1,313,134							
62308	..06-0303370	01/01/1998	Connecticut General Life	CT	OTH/I.		2,262	53,126								
62308	..06-0303370	05/01/1982	Connecticut General Life	CT	YRT/I.	7,740,089	.71,626	77,283	109,173							
86258	..13-2572994	08/01/1997	General & Cologne	CT	YRT/I.	11,021,865	106,172	121,747	139,075							
88340	..59-2859797	12/01/1999	Hanover Life Reinsurance Co.	FL	YRT/I.	29,845,914	112,615	115,390	149,213							
66346	..58-0828824	01/01/1966	Munich American Reassurance Co.	GA	YRT/I.	7,021,519	.58,118	.57,120	104,992							
93572	..43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I.	1,202,042,700	1,887,735	1,683,804	2,489,566							
82627	..06-0839705	09/30/2005	Swiss Re America	NY	YRT/I.	4,006,766,730	11,559,304	11,298,290	8,392,071							
0899999.	General Account - Authorized U.S. Non-Affiliates					6,813,981,653	14,931,207	14,395,198	12,697,224	0	0	0	0			
1099999.	Total General Account - Authorized Non-Affiliates					6,813,981,653	14,931,207	14,395,198	12,697,224	0	0	0	0			
1199999.	Total General Account Authorized					6,813,981,653	14,931,207	14,395,198	12,697,224	0	0	0	0			
1499999.	Total General Account - Unauthorized U.S. Affiliates					0	0	0	0	0	0	0	0			
1799999.	Total General Account - Unauthorized Non-U.S. Affiliates					0	0	0	0	0	0	0	0			
1899999.	Total General Account - Unauthorized Affiliates					0	0	0	0	0	0	0	0			
00000	..AA-1580095	08/01/2008	TOA Reinsurance Company	JPN	YRT/I.	888,094,034	599,978	490,620	.685,176							
00000	..43-1235868	10/01/2012	RGA Reinsurance Co Barbados, LTD	BRB	OTH/I.				4,012,484							
2099999.	General Account - Unauthorized Non-U.S. Non-Affiliates					888,094,034	599,978	490,620	4,697,660	0	0	0	0			
2199999.	Total General Account - Unauthorized Non-Affiliates					888,094,034	599,978	490,620	4,697,660	0	0	0	0			
2299999.	Total General Account Unauthorized					888,094,034	599,978	490,620	4,697,660	0	0	0	0			
2599999.	Total General Account - Certified U.S. Affiliates					0	0	0	0	0	0	0	0			
2899999.	Total General Account - Certified Non-U.S. Affiliates					0	0	0	0	0	0	0	0			
2999999.	Total General Account - Certified Affiliates					0	0	0	0	0	0	0	0			
3299999.	Total General Account - Certified Non-Affiliates					0	0	0	0	0	0	0	0			
3399999.	Total General Account Certified					0	0	0	0	0	0	0	0			
3499999.	Total General Account Authorized, Unauthorized and Certified					7,702,075,687	15,531,185	14,885,818	17,394,884	0	0	0	0			
3799999.	Total Separate Accounts - Authorized U.S. Affiliates					0	0	0	0	0	0	0	0			
4099999.	Total Separate Accounts - Authorized Non-U.S. Affiliates					0	0	0	0	0	0	0	0			
4199999.	Total Separate Accounts - Authorized Affiliates					0	0	0	0	0	0	0	0			
4499999.	Total Separate Accounts - Authorized Non-Affiliates					0	0	0	0	0	0	0	0			
4599999.	Total Separate Accounts Authorized					0	0	0	0	0	0	0	0			
4899999.	Total Separate Accounts - Unauthorized U.S. Affiliates					0	0	0	0	0	0	0	0			
5199999.	Total Separate Accounts - Unauthorized Non-U.S. Affiliates					0	0	0	0	0	0	0	0			
5299999.	Total Separate Accounts - Unauthorized Affiliates					0	0	0	0	0	0	0	0			
5599999.	Total Separate Accounts - Unauthorized Non-Affiliates					0	0	0	0	0	0	0	0			
5699999.	Total Separate Accounts Unauthorized					0	0	0	0	0	0	0	0			
5999999.	Total Separate Accounts - Certified U.S. Affiliates					0	0	0	0	0	0	0	0			
6299999.	Total Separate Accounts - Certified Non-U.S. Affiliates					0	0	0	0	0	0	0	0			
6399999.	Total Separate Accounts - Certified Affiliates					0	0	0	0	0	0	0	0			
6699999.	Total Separate Accounts - Certified Non-Affiliates					0	0	0	0	0	0	0	0			
6799999.	Total Separate Accounts Certified					0	0	0	0	0	0	0	0			
6899999.	Total Separate Accounts Authorized, Unauthorized and Certified					0	0	0	0	0	0	0	0			
6999999.	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)					6,813,981,653	14,931,207	14,395,198	12,697,224	0	0	0	0			
7099999.	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)					888,094,034	599,978	490,620	4,697,660	0	0	0	0			
9999999.	Totals					7,702,075,687	15,531,185	14,885,818	17,394,884	0	0	0	0			

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

## **SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

**NONE**

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**SCHEDULE S - PART 4**

## Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1099999. Total General Account - Life and Annuity Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1199999. Total General Account Life and Annuity				0	0	0	0	0	XXX	0	0	0	0	0
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000. AA-1580095 08/01/2008 TOA Reinsurance Company .....	599,978		67,670		667,648		700,000							667,648
...00000. 43-1235868 10/01/2001 RGA Reinsurance Company Barbados LTD .....					0									0
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates				599,978	67,670	0	667,648	700,000	XXX	0	0	0	0	667,648
2199999. Total General Account - Accident and Health Non-Affiliates				599,978	67,670	0	667,648	700,000	XXX	0	0	0	0	667,648
2299999. Total General Account Accident and Health				599,978	67,670	0	667,648	700,000	XXX	0	0	0	0	667,648
2399999. Total General Account				599,978	67,670	0	667,648	700,000	XXX	0	0	0	0	667,648
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				599,978	67,670	0	667,648	700,000	XXX	0	0	0	0	667,648
9999999 - Totals				599,978	67,670	0	667,648	700,000	XXX	0	0	0	0	667,648

(a) Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name		Letters of Credit Amount
.....	1.....	026009674	Sumitomo Mitsui Banking Corp .....		700,000

Schedule S - Part 5  
**N O N E**

Schedule S - Part 5 - Bank Footnote  
**N O N E**

**SCHEDULE S - PART 6**Five Year Exhibit of Reinsurance Ceded Business  
(000 OMITTED)

	1 2013	2 2012	3 2011	4 2010	5 2009
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	17,395	11,446	11,182	10,867	9,598
2. Commissions and reinsurance expense allowances .....	0	0	0	0	0
3. Contract claims .....	8,713	10,309	8,268	9,457	7,513
4. Surrender benefits and withdrawals for life contracts .....			0	0	0
5. Dividends to policyholders .....			0	0	0
6. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts .....	645	(138)	733	(180)	762
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	1,089	1,061	1,042	1,024	624
9. Aggregate reserves for life and accident and health contracts .....	15,531	14,886	15,024	14,290	14,470
10. Liability for deposit-type contracts .....			0	0	0
11. Contract claims unpaid .....	1,835	1,406	1,116	1,527	1,197
12. Amounts recoverable on reinsurance .....	803	653	890	2,511	749
13. Experience rating refunds due or unpaid .....		0	0	0	0
14. Policyholders' dividends (not included in Line 10) .....			0	0	0
15. Commissions and reinsurance expense allowances due .....			0	0	0
16. Unauthorized reinsurance offset .....	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers .....			XXX	XXX	XXX
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....	0	0	0	0	0
19. Letters of credit (L) .....	700	545	415	320	200
20. Trust agreements (T) .....	0	0	0	0	0
21. Other (O) .....	0	0	0	0	0
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....			XXX	XXX	XXX
23. Funds deposited by and withheld from (F) .....			XXX	XXX	XXX
24. Letters of credit (L) .....			XXX	XXX	XXX
25. Trust agreements (T) .....			XXX	XXX	XXX
26. Other (O) .....			XXX	XXX	XXX

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	12,330,928,719		12,330,928,719
2. Reinsurance (Line 16) .....	643,049,379	(643,049,379)	0
3. Premiums and considerations (Line 15) .....	20,376,471	1,089,470	21,465,941
4. Net credit for ceded reinsurance .....	XXX	659,325,848	659,325,848
5. All other admitted assets (balance) .....	114,269,983		114,269,983
6. Total assets excluding Separate Accounts (Line 26) .....	13,108,624,552	17,365,939	13,125,990,491
7. Separate Account assets (Line 27) .....	38,182,690		38,182,690
8. Total assets (Line 28)	13,146,807,242	17,365,939	13,164,173,181
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	9,973,439,365	15,531,185	9,988,970,550
10. Liability for deposit-type contracts (Line 3) .....	1,350,802,665		1,350,802,665
11. Claim reserves (Line 4) .....	47,743,765	1,834,754	49,578,519
12. Policyholder dividends/reserves (Lines 5 through 7) .....	0		0
13. Premium & annuity considerations received in advance (Line 8)	527,396		527,396
14. Other contract liabilities (Line 9) .....	11,636,757		11,636,757
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....	0		0
19. All other liabilities (balance) .....	547,794,116		547,794,116
20. Total liabilities excluding Separate Accounts (Line 26) .....	11,931,944,064	17,365,939	11,949,310,003
21. Separate Account liabilities (Line 27) .....	38,182,690		38,182,690
22. Total liabilities (Line 28) .....	11,970,126,754	17,365,939	11,987,492,693
23. Capital & surplus (Line 38) .....	1,176,680,488	XXX	1,176,680,488
24. Total liabilities, capital & surplus (Line 39)	13,146,807,242	17,365,939	13,164,173,181
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	15,531,185		
26. Claim reserves .....	1,834,754		
27. Policyholder dividends/reserves .....	0		
28. Premium & annuity considerations received in advance .....	0		
29. Liability for deposit-type contracts .....	0		
30. Other contract liabilities .....	0		
31. Reinsurance ceded assets .....	643,049,379		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	660,415,318		
34. Premiums and considerations .....	1,089,470		
35. Reinsurance in unauthorized companies .....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....	0		
37. Reinsurance with Certified Reinsurers .....	0		
38. Funds held under reinsurance treaties with Certified Reinsurers .....	0		
39. Other ceded reinsurance payables/offsets .....	0		
40. Total ceded reinsurance payable/offsets .....	1,089,470		
41. Total net credit for ceded reinsurance	659,325,848		

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

Allocated by States and Territories

States, Etc.		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL	728,830	6,505,239			0	7,234,069
2. Alaska	AK	41,326	650			0	41,976
3. Arizona	AZ	1,182,961	1,312,786			0	2,495,747
4. Arkansas	AR	369,999	10,834,318			0	11,204,317
5. California	CA	6,605,143	9,715,157			86,286	16,406,586
6. Colorado	CO	888,987	6,093,166			0	6,982,153
7. Connecticut	CT	1,057,355	8,197,268			0	9,254,623
8. Delaware	DE	556,480	1,826,440			0	2,382,920
9. District of Columbia	DC	178,502	61,328			0	239,830
10. Florida	FL	13,461,664	33,759,498			116,881	47,338,043
11. Georgia	GA	1,694,379	7,157,208			0	8,851,587
12. Hawaii	HI	288,170	15,067,552			0	15,355,722
13. Idaho	ID	41,542	216,964			0	258,506
14. Illinois	IL	12,706,483	59,022,107			127,163	71,855,753
15. Indiana	IN	19,456,332	34,765,541			289,590	54,511,463
16. Iowa	IA	323,389	11,549,304			0	11,872,693
17. Kansas	KS	673,876	4,493,331			0	5,167,207
18. Kentucky	KY	9,281,577	8,317,919			101,378	17,700,874
19. Louisiana	LA	6,452,833	46,121,008			0	52,573,841
20. Maine	ME	14,236	24,514			0	38,750
21. Maryland	MD	2,788,356	5,870,973			0	8,659,329
22. Massachusetts	MA	468,154	324,787			0	792,941
23. Michigan	MI	11,820,834	46,540,040			0	58,360,874
24. Minnesota	MN	1,951,480	2,202,515			0	4,153,995
25. Mississippi	MS	2,007,037	29,535,102			0	31,542,139
26. Missouri	MO	3,905,585	36,284,825			0	40,190,410
27. Montana	MT	31,201	970,996			0	1,002,197
28. Nebraska	NE	80,121	1,551,979			0	1,632,100
29. Nevada	NV	225,954	6,045			0	231,999
30. New Hampshire	NH	15,348	300			0	15,648
31. New Jersey	NJ	769,666	1,409,475			0	2,179,141
32. New Mexico	NM	199,056	9,238,000			0	9,437,056
33. New York	NY	133,193	17,005			0	150,198
34. North Carolina	NC	17,622,340	13,255,440			225,018	31,102,798
35. North Dakota	ND	17,853	50,000			0	67,853
36. Ohio	OH	64,309,751	42,956,393			2,257,026,948	2,364,293,092
37. Oklahoma	OK	466,674	20,664,329			0	21,131,003
38. Oregon	OR	164,480	1,788,048			0	1,952,528
39. Pennsylvania	PA	17,784,641	21,800,607			554,197	40,139,445
40. Rhode Island	RI	10,534	480			0	11,014
41. South Carolina	SC	2,002,004	10,885,964			0	12,887,968
42. South Dakota	SD	53,520	592,957			0	646,477
43. Tennessee	TN	2,670,236	1,941,975			0	4,612,211
44. Texas	TX	4,736,820	47,969,525			16,613	52,722,958
45. Utah	UT	94,185	350			0	94,535
46. Vermont	VT	6,439	0			0	6,439
47. Virginia	VA	1,351,243	8,948,311			0	10,299,554
48. Washington	WA	333,224	721,886			0	1,055,110
49. West Virginia	WV	4,507,247	4,789,839			377,075	9,674,161
50. Wisconsin	WI	2,286,037	18,129,002			0	20,415,039
51. Wyoming	WY	48,533	0			0	48,533
52. American Samoa	AS	0	0			0	0
53. Guam	GU	5,615	2,702,433			0	2,708,048
54. Puerto Rico	PR	7,366	0			0	7,366
55. U.S. Virgin Islands	VI	335	0			0	335
56. Northern Mariana Islands	MP	0	0			0	0
57. Canada	CAN	0	0			0	0
58. Aggregate Other Alien	OT	58,919	0			0	58,919
59. Total		218,938,045	596,190,879	0	0	2,258,921,149	3,074,050,073

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0836	Western-Southern Group	00000	45-5458388				2758 South Main SPE, LLC	NC	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1594103				506 Phelps Holdings, LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439068				Belle Housing Investor Holdings, Inc.	NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	04-3226492				Boston Cap Corp Tax Credit Fund III	MA	NIA	The Western and Southern Life Ins Co	Ownership	13.340	WS Mutual Holding Co	
0836	Western-Southern Group	00000	04-3514962				Boston Cap Corp Tax Credit Fund XVI	MA	NIA	Columbus Life Insurance Co	Ownership	37.750	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-2678623				Boston Cap Intermediate Term Income Fund	MA	DS	Western-Southern Life Assurance Co	Ownership	33.300	WS Mutual Holding Co	
							Boston Capital Afford Housing Morg Fund LLC	MA	DS	Western-Southern Life Assurance Co	Ownership	14.360	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2485167				BY Apartment Investor Holding, LLC	MD	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5458332				Canal Senate Apartments LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	35-2431972				Carmel Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8819502				Carmel Hotel LLC	IN	NIA	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5862349				Carthage Senior Housing Ltd	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1449186				Centerline Corporate Partners XXI LP	NY	DS	Western-Southern Life Assurance Co	Ownership	17.320	WS Mutual Holding Co	
0836	Western-Southern Group	00000	03-0464760				Centerline Corporate Partners XXV LP	NY	DS	Western-Southern Life Assurance Co	Ownership	11.380	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0317564				Centreport Partners LP	TX	NIA	The Western and Southern Life Ins Co	Ownership	25.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	75-2808126				Cincinnati Analyst Inc	OH	NIA	Columbus Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	23-1691523				Cincinnati New Markets Fund LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	14.660	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1454115				Cintrifuse Early Stage Capital Fund I LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	10.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	30-0755589				Cleveland East Hotel LLC	OH	NIA	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0434449				Columbus Life Insurance Co	OH	IA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	99937	31-1191427				Cranberry NP Hotel Company LLC	PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-2524597				Dallas City Investor Holdings, LLC	CYM	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-3421289				Day Hill Road Land LLC	CT	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2681473				Decheng Capital China Life Sciences Fund I	CYM	NIA	The Western and Southern Life Ins Co	Ownership	7.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	98-1027109				Dublin Hotel LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
							Eagle Realty Group, LLC	OH	NIA	Western & Southern Investment Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	39.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Integrity Life Insurance Co	Ownership	14.860	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	24.770	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Lafayette Life Insurance Company	Ownership	19.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3530091				Flat Apts. Investor Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	89.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	36.900	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4568842				Fort Washington PE Invest V LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	36.890	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1321348				Fort Washington PE Invest VII LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.870	WS Mutual Holding Co	
							Fort Washington PE Opportunities Fund III	OH	NIA	The Western and Southern Life Ins Co	Ownership	11.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	90-0989164				Fort Washington Active Fixed Fund	OH	NIA	The Western and Southern Life Ins Co	Ownership	77.840	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-0571051				Fort Washington High Yield Inv LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	1.340	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Inv LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	25.180	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Inv LLC	OH	NIA	Columbus Life Insurance Co	Ownership	26.440	WS Mutual Holding Co	
										Western & Southern Investment Holdings				
0836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	41.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1073680				Fort Washington PE Invest VI LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.630	WS Mutual Holding Co	
0836	Western-Southern Group	00000	32-0418436				Fort Washington PE Invest VIII-B	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5398098				Fort Washington PE Investors V-B, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	32.800	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	33.500	WS Mutual Holding Co	

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

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Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest VI LP	Management	2.620	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	The Western and Southern Life Ins Co	Ownership	12.020	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest V LP	Management	2.500	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest VII LP	Management	1.830	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3507078				Galleria Investor Holdings, LLC	JRL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1553878				Galveston Summerbrooke Apts LLC	TX	NIA	Summerbrooke Holdings LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	90-0760882				Goldentree CLO Debt Investment	JRL	NIA	The Western and Southern Life Ins Co	Ownership	13.890	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3457194				GS Multifamily Galleria LLC	TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3525111				GS Yorktown Apt LP	TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3108420				Hearthview Praire Lake Apts LLC	IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1334223				IFS Agency Services Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1328371				IFS Financial Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	43-2081325				Insurance Profillment Solutions, LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	74780	86-0214103				Integrity Life Insurance Co	OH	IA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	34-1826874				IR Mall Associates LTD	FL	NIA	The Western and Southern Life Ins Co	Ownership	49.500	WS Mutual Holding Co	
0836	Western-Southern Group	65242	35-0457540				Lafayette Life Insurance Company	OH	IA	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1705445				LaFrontera Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-2330466				Leroy Glen Investment LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	35-2123483				LLIA Inc	OH	NIA	Lafayette Life Insurance Company	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439036				Miler Creek Investor Holdings, LLC	TN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	75264	16-0958252				National Integrity Life Insurance Co	NY	IA	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1024113				North Braeswood Meritage Holdings LLC	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	02-0593144				North Pittsburg Hotel LLC	PA	NIA	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1427318				Northeast Cincinnati Hotel LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-2914674				NP Cranberry Hotel Holdings, LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1338187				OTR Housing Associates LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1335827				OTR Transitional Housing LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	99.000	WS Mutual Holding Co	
							Overland Apartments Investor Holdings, LLC							
0836	Western-Southern Group	00000	46-1553387					KS	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	NIA	The Western and Southern Life Ins Co	Ownership	41.900	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4322006				PCE LP	GA	DS	Western-Southern Life Assurance Co	Ownership	22.340	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3167828				Prairie Lakes Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	34-1998937				Queen City Square LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1690377				R4 Housing Partners II LP	NY	NIA	Western-Southern Life Assurance Co	Ownership	17.310	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-4328839				R4 Housing Partners LP	NY	NIA	Integrity Life Insurance Co	Ownership	15.150	WS Mutual Holding Co	
0836	Western-Southern Group	00000	52-2096076				Race Street Dev Ltd	OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	IL	NIA	The Western and Southern Life Ins Co	Ownership	99.990	WS Mutual Holding Co	
0836	Western-Southern Group	00000	80-0246040				Ridgegate Commonwealth Apts LLC	CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3526448				Ridgegate Holdings, LLC	CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-3564950				Seventh & Culvert Garage LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1554676				Shelbourne Campus Properties LLC	KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1944856				Shelbourne Holdings, LLC	KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-4354663				Siena Investor Holding, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	69.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-2930953				Skye Apts Investor Holdings, LLC	MN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1328558				Skyport Hotel LLC	KY	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-2922655				SP Charlotte Apts. Investor Holdings, LLC	NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-2348581				Summerbrooke Holdings LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-4291356				Sundance Lafrontera Holdings LLC	TX	NIA	The Western and Southern Life Ins Co	Ownership	72.520	WS Mutual Holding Co	
0836	Western-Southern Group	70483	31-0487145				The Western and Southern Life Ins Co	OH	UDP	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1394672				Touchstone Advisors Inc	OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	47-6046379				Touchstone Securities, Inc	NE	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**SCHEDULE Y**  
**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

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0836	Western-Southern Group	00000	20-5542652				Tri-State Fund II Growth LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	29.530	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1788429				Tri-State Growth Capital Fund LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	12.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1653922				Union Centre Hotel LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	36-4107014				Vining Trace	OH	NIA	W&S Real Estate Holdings LLC	Ownership	.99.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	72-1388989				Vulcan Hotel LLC	AL	NIA	The Western and Southern Life Ins Co	Ownership	.25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-0846576				W&S Brokerage Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1334221				W&S Financial Group Distributors Inc	OH	DS	IFS Financial Services, Inc	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	06-1804432				W&S Real Estate Holdings LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-0790233				Westad Inc	OH	NIA	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1732404				Western & Southern Financial Group, Inc	OH	UIP	Western-Southern Mutual Holding Company	Ownership	.100.000	WS Mutual Holding Co	
							Western & Southern Investment Holdings LLC							
0836	Western-Southern Group	00000	06-1804434					OH	NIA	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1413821				Western-Southern Agency	OH	NIA	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	92622	31-1000236				Western-Southern Life Assurance Co	OH	RE	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1732405				Western-Southern Mutual Holding Company	OH	UIP	Western-Southern Mutual Holding Company	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1732344				Windsor Hotel LLC	CT	NIA	The Western and Southern Life Ins Co	Ownership	.25.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1317879				Wright Exec Hotel LTD Partners	OH	NIA	The Western and Southern Life Ins Co	Ownership	.60.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1182451				WS Airport Exchange GP LLC	KY	NIA	W&S Real Estate Holdings LLC	Ownership	.74.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2820067				WS CEH LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	.50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1303229				WS Country Place GP LLC	GA	NIA	W&S Real Estate Holdings LLC	Ownership	.90.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-0998084				WS Lookout JV LLC	KY	NIA	The Western and Southern Life Ins Co	Ownership	.50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-1515960				WSA Commons LLC	GA	NIA	The Western and Southern Life Ins Co	Ownership	.50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	33-1058916				WSALD NPH LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	.50.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0360272				WSL Partners LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	.57.560	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843748				WSLR Birmingham	AL	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843635				WSLR Cinti LLC	OH	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843645				WSLR Columbus LLC	OH	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843653				WSLR Dallas LLC	TX	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843767				WSLR Hartford LLC	CT	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843577				WSLR Holdings LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	.24.490	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843962				WSLR Skypoint LLC	KY	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8843814				WSLR Union LLC	OH	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-3526711				YT Crossing Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	

Asterisk	Explanation

## ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

**SCHEDULE Y**  
**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1 NAIC Company Code	2 Federal ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
											Totals	
	31-1732405	WESTERN-SOUTHERN MUTUAL HOLDING COMPANY	0				248,850	0			248,850	
	31-1732404	WESTERN & SOUTHERN FINANCIAL GROUP	50,000,000	(50,000,000)			2,674,324				2,674,324	
65242	35-0457540	LAFAYETTE LIFE INSURANCE COMPANY	0	50,000,000			(38,553,654)	688,438			12,134,784	1,315,034
	35-2123483	LLIA, INC					(14,945)				(14,945)	
70483	31-0487145	THE WESTERN AND SOUTHERN LIFE INS CO	(50,000,000)	(50,000,000)			307,480,021	(688,438)			206,791,583	597,932,608
92622	31-1000236	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY		(3,000,000)			(159,910,075)				(162,910,075)	
99937	31-1191427	COLUMBUS LIFE INSURANCE COMPANY	0	50,000,000			(23,018,546)	0			26,981,454	(610,407,302)
74780	86-0214103	INTEGRITY LIFE INSURANCE COMPANY					(42,465,640)	0			(42,465,640)	11,159,660
75264	16-0958252	NATIONAL INTEGRITY LIFE INS COMPANY					(33,796,034)				(33,796,034)	
	47-6046379	TOUCHSTONE SECURITIES, INC					5,381,969				5,381,969	
	31-1328371	IFS FINANCIAL SERVICES, INC		3,000,000			6,116,244				9,116,244	
	31-0846576	W&S BROKERAGE SERVICES, INC					(253,407)				(253,407)	
	23-1691523	CINCINNATI ANALYSTS, INC					(2,233,142)				(2,233,142)	
	31-1394672	TOUCHSTONE ADVISORS, INC					(15,061,258)				(15,061,258)	
	43-2081325	INSURANCE PROFILLMENT SOLUTIONS, LLC					(536,094)				(536,094)	
	31-1018957	EAGLE REALTY GROUP, LLC					(4,420,212)				(4,420,212)	
	31-1301863	FT. WASHINGTON INVESTMENT ADVISORS					(1,645,212)				(1,645,212)	
	31-1334221	W&S FINANCIAL GROUP DISTRIBUTORS, INC					6,811				6,811	
	06-1804434	WS OPERATING HOLDINGS, LLC									0	
		9999999 Control Totals	0	0	0	0	0	0	0	XXX	0	0
												0

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

Responses

**MARCH FILING**

1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? ..... YES

2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? ..... YES

3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? ..... YES

4. Will an actuarial opinion be filed by March 1? ..... YES

**APRIL FILING**

5. Will Management's Discussion and Analysis be filed by April 1? ..... YES

6. Will the Life, Health &amp; Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? ..... YES

7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? ..... YES

8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? ..... YES

**JUNE FILING**

9. Will an audited financial report be filed by June 1? ..... YES

10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? ..... YES

**AUGUST FILING**

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

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

**MARCH FILING**

12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? ..... NO

13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? ..... NO

14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? ..... NO

15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES

17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES

18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES

26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? .....	NO
35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? .....	YES
36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO

**APRIL FILING**

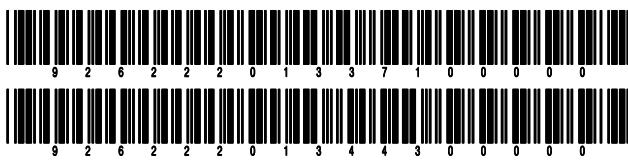
40. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
41. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? .....	YES
42. Will the Credit Insurance Experience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

**AUGUST FILING**

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

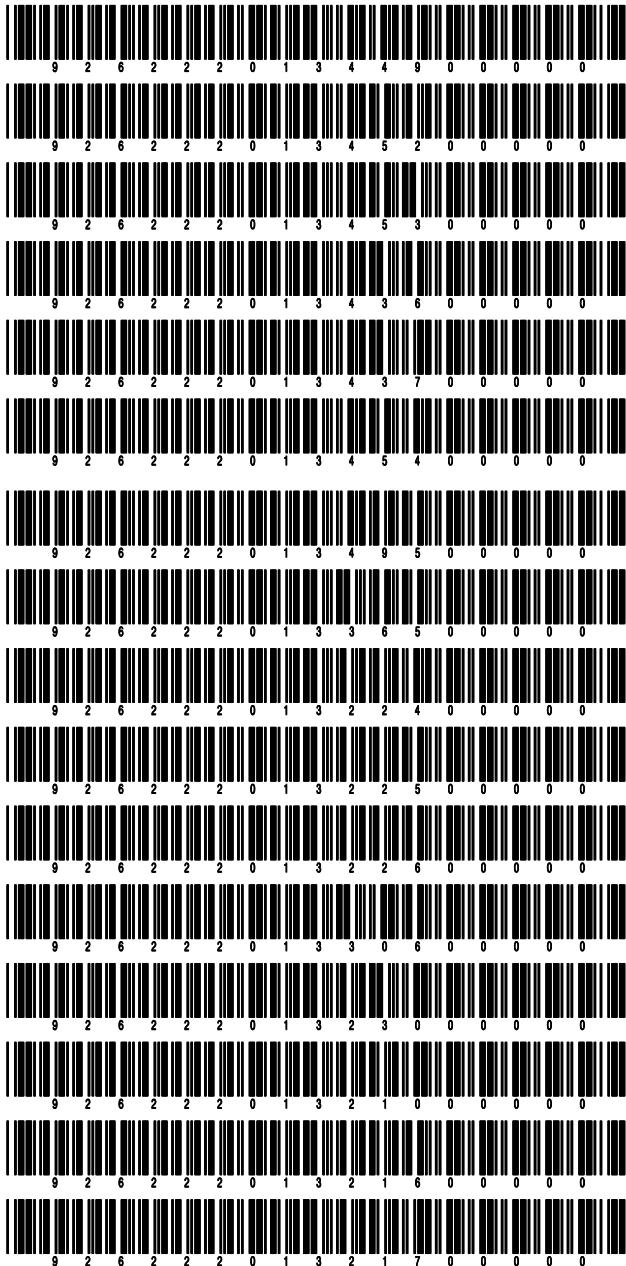
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Bar Codes:  
12. SIS Stockholder Information Supplement [Document Identifier 420]  
  
13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]  
  
14. Trusteed Surplus Statement [Document Identifier 490]  
  
15. Participating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



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
- 29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]
- 30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]
- 33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
- 34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
- 36. Medicare Part D Coverage Supplement [Document Identifier 365]
- 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 39. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 40. Long-Term Care Experience Reporting Forms [Document Identifier 306]
- 42. Credit Insurance Experience Exhibit [Document Identifier 230]
- 43. Accident and Health Policy Experience Exhibit [Document Identifier 210]
- 46. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
- 47. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company  
**OVERFLOW PAGE FOR WRITE-INS**

**NONE**



SUPPLEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company

## SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2013  
(To Be Filed by March 1)

Of The Western -Southern Life Assurance Company  
ADDRESS (City, State and Zip Code) Cincinnati , OH 45202  
NAIC Group Code 0836 NAIC Company Code 92622 Employer's Identification Number (FEIN) 31-1000236

### SUPPLEMENTAL SCHEDULE O - PART 1

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

#### Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amount Paid Policyholders				
	1 2009	2 2010	3 2011	4 2012	5 2013(a)
1. Prior .....	.0	0	0	0	0
2. 2009 .....					
3. 2010 .....	XXX				
4. 2011 .....	XXX	XXX			
5. 2012 .....	XXX	XXX	XXX		
6. 2013 .....	XXX	XXX	XXX	XXX	

#### Section B - Other Accident and Health

1. Prior .....	0	0	0	0
2. 2009 .....				
3. 2010 .....	XXX			
4. 2011 .....	XXX	XXX		
5. 2012 .....	XXX	XXX	XXX	
6. 2013 .....	XXX	XXX	XXX	XXX

#### Section C - Credit Accident and Health

1. Prior .....	0	0	0	0
2. 2009 .....				
3. 2010 .....	XXX			
4. 2011 .....	XXX	XXX		
5. 2012 .....	XXX	XXX	XXX	
6. 2013 .....	XXX	XXX	XXX	XXX

#### Section D -

1. Prior .....	0	0	0	0
2. 2009 .....				
3. 2010 .....	XXX			
4. 2011 .....	XXX	XXX		
5. 2012 .....	XXX	XXX	XXX	
6. 2013 .....	XXX	XXX	XXX	XXX

#### Section E -

1. Prior .....	0	0	0	0
2. 2009 .....				
3. 2010 .....	XXX			
4. 2011 .....	XXX	XXX		
5. 2012 .....	XXX	XXX	XXX	
6. 2013 .....	XXX	XXX	XXX	XXX

#### Section F -

1. Prior .....	0	0	0	0
2. 2009 .....				
3. 2010 .....	XXX			
4. 2011 .....	XXX	XXX		
5. 2012 .....	XXX	XXX	XXX	
6. 2013 .....	XXX	XXX	XXX	XXX

#### Section G -

1. Prior .....	0	0	0	0
2. 2009 .....				
3. 2010 .....	XXX			
4. 2011 .....	XXX	XXX		
5. 2012 .....	XXX	XXX	XXX	
6. 2013 .....	XXX	XXX	XXX	XXX

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

SUPPLEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company  
**SCHEDULE O SUPPLEMENT**

**SUPPLEMENTAL SCHEDULE O - PART 2**

Development of Incurred Losses  
 (\$000 OMITTED)

**Section A - Group Accident and Health**

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2009	2 2010	3 2011	4 2012	5 2013
1. Prior .....	.0	0	0	0	0
2. 2009 .....					
3. 2010 .....	XXX				
4. 2011 .....	XXX	XXX			
5. 2012 .....	XXX	XXX	XXX		
6. 2013 .....	XXX	XXX	XXX	XXX	

**Section B - Other Accident and Health**

1. Prior .....	.0	0	0	0	0
2. 2009 .....					
3. 2010 .....	XXX				
4. 2011 .....	XXX	XXX			
5. 2012 .....	XXX	XXX	XXX		
6. 2013 .....	XXX	XXX	XXX	XXX	

**Section C - Credit Accident and Health**

1. Prior .....	.0	0	0	0	0
2. 2009 .....					
3. 2010 .....	XXX				
4. 2011 .....	XXX	XXX			
5. 2012 .....	XXX	XXX	XXX		
6. 2013 .....	XXX	XXX	XXX	XXX	

**Section D -**

1. Prior .....	.0	0	0	0	0
2. 2009 .....					
3. 2010 .....	XXX				
4. 2011 .....	XXX	XXX			
5. 2012 .....	XXX	XXX	XXX		
6. 2013 .....	XXX	XXX	XXX	XXX	

**Section E -**

1. Prior .....	.0	0	0	0	0
2. 2009 .....					
3. 2010 .....	XXX				
4. 2011 .....	XXX	XXX			
5. 2012 .....	XXX	XXX	XXX		
6. 2013 .....	XXX	XXX	XXX	XXX	

**Section F -**

1. Prior .....	.0	0	0	0	0
2. 2009 .....					
3. 2010 .....	XXX				
4. 2011 .....	XXX	XXX			
5. 2012 .....	XXX	XXX	XXX		
6. 2013 .....	XXX	XXX	XXX	XXX	

**Section G -**

1. Prior .....	.0	0	0	0	0
2. 2009 .....					
3. 2010 .....	XXX				
4. 2011 .....	XXX	XXX			
5. 2012 .....	XXX	XXX	XXX		
6. 2013 .....	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2013 OF THE Western-Southern Life Assurance Company  
**SCHEDULE O SUPPLEMENT**

**SUPPLEMENTAL SCHEDULE O - PART 3**

Development of Incurred Losses  
 (\$000 OMITTED)

**Section A - Group Accident and Health**

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2009	2 2010	3 2011	4 2012	5 2013
1. 2009 .....				XXX .....	XXX .....
2. 2010 .....	XXX .....				XXX .....
3. 2011 .....	XXX .....	XXX .....			
4. 2012 .....	XXX .....	XXX .....	XXX .....		
5. 2013 .....	XXX .....	XXX .....	XXX .....	XXX .....	XXX .....

**Section B - Other Accident and Health**

1. 2009 .....				XXX .....	XXX .....
2. 2010 .....	XXX .....				XXX .....
3. 2011 .....	XXX .....	XXX .....			
4. 2012 .....	XXX .....	XXX .....	XXX .....		
5. 2013 .....	XXX .....				

**Section C - Credit Accident and Health**

1. 2009 .....				XXX .....	XXX .....
2. 2010 .....	XXX .....				XXX .....
3. 2011 .....	XXX .....	XXX .....			
4. 2012 .....	XXX .....	XXX .....	XXX .....		
5. 2013 .....	XXX .....				

**Section D -**

1. 2009 .....				XXX .....	XXX .....
2. 2010 .....	XXX .....				XXX .....
3. 2011 .....	XXX .....	XXX .....			
4. 2012 .....	XXX .....	XXX .....	XXX .....		
5. 2013 .....	XXX .....				

**Section E -**

1. 2009 .....				XXX .....	XXX .....
2. 2010 .....	XXX .....				XXX .....
3. 2011 .....	XXX .....	XXX .....			
4. 2012 .....	XXX .....	XXX .....	XXX .....		
5. 2013 .....	XXX .....				

**Section F -**

1. 2009 .....				XXX .....	XXX .....
2. 2010 .....	XXX .....				XXX .....
3. 2011 .....	XXX .....	XXX .....			
4. 2012 .....	XXX .....	XXX .....	XXX .....		
5. 2013 .....	XXX .....				

**Section G -**

1. 2009 .....				XXX .....	XXX .....
2. 2010 .....	XXX .....				XXX .....
3. 2011 .....	XXX .....	XXX .....			
4. 2012 .....	XXX .....	XXX .....	XXX .....		
5. 2013 .....	XXX .....				

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

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

**Section A - Group Accident and Health**

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2009	2 2010	3 2011	4 2012	5 2013
1. 2009 .....					
2. 2010 .....	XXX				
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013 .....	XXX	XXX	XXX	XXX	

**Section B - Other Accident and Health**

1. 2009 .....					
2. 2010 .....	XXX				
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013 .....	XXX	XXX	XXX	XXX	

**Section C - Credit Accident and Health**

1. 2009 .....					
2. 2010 .....	XXX				
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013 .....	XXX	XXX	XXX	XXX	

**Section D -**

1. 2009 .....					
2. 2010 .....	XXX				
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013 .....	XXX	XXX	XXX	XXX	

**Section E -**

1. 2009 .....					
2. 2010 .....	XXX				
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013 .....	XXX	XXX	XXX	XXX	

**Section F -**

1. 2009 .....					
2. 2010 .....	XXX				
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013 .....	XXX	XXX	XXX	XXX	

**Section G -**

1. 2009 .....					
2. 2010 .....	XXX				
3. 2011 .....	XXX	XXX			
4. 2012 .....	XXX	XXX	XXX		
5. 2013 .....	XXX	XXX	XXX	XXX	

**SUPPLEMENTAL SCHEDULE O - PART 5**

(\$000 OMITTED)

**Reserve and Liability Methodology - Exhibits 6 and 8**

Line of Business	1 Methodology	2 Amount
1. Industrial Life .....		
2. Ordinary Life .....	Other .....	47,744
3. Individual Annuity .....		
4. Supplementary Contracts .....		
5. Credit Life .....		
6. Group Life .....		
7. Group Annuities .....		
8. Group Accident and Health .....		
9. Credit Accident and Health .....		
10. Other Accident and Health .....		
11. Total .....		47,744

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