

LIFE AND ACCIDENT AND HEALTH COMPANIES—ASSOCIATION EDITION

QUARTERLY STATEMENT
As of June 30, 2014
of the Condition and Affairs of the
U.S. FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code 0968 (Current) 0968 (Prior) NAIC Company Code 84530 Employer's ID Number 38-2046096
Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio Country of Domicile United States of America
Incorporated/Organized: September 30, 1974 Commenced Business: September 30, 1974
Statutory Home Office: 4000 Smith Road, Suite 300, Cincinnati, Ohio 45209
Main Administrative Office: 525 Washington Boulevard Jersey City, New Jersey 07310 35th Floor - Telephone Number: (201) 743-5132
Mail Address: 525 Washington Boulevard Jersey City, New Jersey 07310 - Controllers 35th Floor, Telephone Number: (201) 743-5132
Primary Location of Books and Records: 525 Washington Boulevard Jersey City, New Jersey 07310 - Controllers 35th FL Telephone Number: (201) 743-5132
Internet Website Address: www.usfli.com
Statutory Statement Contact: Neil Guerriero, Vice President, (201) 743-5132
E-Mail Address: controllers@axa.us.com Fax Number: (201) 743-5006

OFFICERS

ANDERS BJÖRN MALMSTRÖM
Chairman of the Board

MANISH AGARWAL
President and Chief Executive Officer

JOSHUA ETHAN BRAVERMAN
Executive Vice President, Chief Financial Officer and Treasurer

ANDREA MARIE NITZAN
Executive Vice President and Chief Accounting Officer

DOMINIQUE BAEDE
Senior Vice President and Actuary

WILLIAM CASILL
Senior Vice President and Actuary

KEITH ELLIOTT FLOMAN
Senior Vice President and Appointed Actuary

ADRIENNE AIMEE JOHNSON
Senior Vice President and Chief Auditor

ALLEN JOEL ZABUSKY
Senior Vice President and Controller

DENISE TEDESCHI
Assistant Vice President and Secretary

DIRECTORS

MANISH AGARWAL
ANDERS BJÖRN MALMSTRÖM

JOSHUA ETHAN BRAVERMAN

NICHOLAS BURRITT LANE
TODD PAUL SOLASH

State of New Jersey
County of Hudson ss

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

Signature of Allen Joel Zabusky: Allen Joel Zabusky, Senior Vice President and Controller
Signature of Keith Elliott Floman: Keith Elliott Floman, Senior Vice President and Appointed Actuary
Signature of Denise Tedeschi: Denise Tedeschi, Assistant Vice President and Secretary

Subscribed and sworn to before me this 5th day of August, 2014

- a. Is this an original filing? Yes (x) No ()
b. If no, 1. State the amendment number
2. Date filed
3. Number of pages attached

PAOLA T MIRABAL
ID# 2441705
NOTARY PUBLIC
STATE OF NEW JERSEY
MY COMMISSION EXPIRES 12/24/18

U.S. FINANCIAL LIFE INSURANCE COMPANY
ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	498,655,839		498,655,839	502,016,991
2. Stocks:				
2.1 Preferred stocks.....	3,990,630		3,990,630	3,990,630
2.2 Common stocks.....			0	
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....4,181,689), cash equivalents (\$.....0) and short-term investments (\$....72,586).....	4,254,275		4,254,275	28,671,448
6. Contract loans (including \$.....0 premium notes).....	26,283,168	83,111	26,200,057	25,953,012
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....	564		564	644
10. Securities lending reinvested collateral assets.....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	533,184,476	83,111	533,101,365	560,632,725
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	6,453,880		6,453,880	6,635,506
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	103,976		103,976	95,277
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	1,345,094		1,345,094	1,268,092
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	45,188,177		45,188,177	38,945,393
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	6,150,717		6,150,717	6,147,076
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	6,630,699		6,630,699	10,030,699
18.2 Net deferred tax asset.....	68,985,000	55,568,970	13,416,030	12,857,208
19. Guaranty funds receivable or on deposit.....	1,415,892		1,415,892	1,376,198
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	20,850,290		20,850,290	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	472,533	17,975	454,558	144,283
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	690,780,734	55,670,056	635,110,678	638,132,457
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	690,780,734	55,670,056	635,110,678	638,132,457

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Miscellaneous receivable.....	454,558		454,558	144,283
2502. Other assets nonadmitted.....	17,975	17,975	0	
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	472,533	17,975	454,558	144,283

U.S. FINANCIAL LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....507,161,922 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	507,161,922	510,693,823
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	813,400	788,218
4. Contract claims:		
4.1 Life.....	16,524,513	20,891,137
4.2 Accident and health.....		
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums.....	767,147	755,907
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$....27,744,314 ceded.....	27,744,314	30,517,450
9.4 Interest Maintenance Reserve.....	521,546	305,766
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....		
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....		
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	1,690,569	2,184,029
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		
15.2 Net deferred tax liability.....		
16. Unearned investment income.....	737,120	770,347
17. Amounts withheld or retained by company as agent or trustee.....		
18. Amounts held for agents' account, including \$....1,502,982 agents' credit balances.....	1,502,982	1,231,555
19. Remittances and items not allocated.....	58,932	2,278,341
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve.....	3,366,354	3,269,865
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....	1,096,209	1,217,398
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....		
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	936,104	750,678
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	562,921,112	575,654,514
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	562,921,112	575,654,514
29. Common capital stock.....	4,050,000	4,050,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....	246,285,723	246,285,723
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(178,146,157)	(187,857,780)
36. Less treasury stock, at cost:		
36.1 ....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 ....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	68,139,566	58,427,943
38. Totals of Lines 29, 30 and 37.....	72,189,566	62,477,943
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	635,110,678	638,132,457

DETAILS OF WRITE-INS		
2501. Funds escheatable.....	836,757	653,565
2502. Miscellaneous liabilities.....	99,347	97,113
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	936,104	750,678
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401. Additional admitted deferred tax asset.....		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

SUMMARY OF OPERATIONS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	19,740,640	21,726,133	43,341,334
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	12,876,223	13,021,172	25,936,540
4. Amortization of Interest Maintenance Reserve (IMR).....	113,376	125,081	274,531
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	12,539,483	14,419,088	27,996,593
7. Reserve adjustments on reinsurance ceded.....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0
9. Totals (Lines 1 to 8.3).....	45,269,722	49,291,474	97,548,998
10. Death benefits.....	22,612,760	31,485,106	70,181,872
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....	287,595	294,386	792,286
13. Disability benefits and benefits under accident and health contracts.....	41,071	21,520	31,260
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	4,457,244	5,465,330	10,897,773
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	251,602	307,805	537,704
18. Payments on supplementary contracts with life contingencies.....			
19. Increase in aggregate reserves for life and accident and health contracts.....	(3,531,901)	(2,968,287)	(4,081,693)
20. Totals (Lines 10 to 19).....	24,118,371	34,605,860	78,359,202
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	2,424,903	2,745,451	5,370,689
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses.....	4,786,359	3,632,378	8,441,576
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	1,773,109	2,012,099	3,883,846
25. Increase in loading on deferred and uncollected premiums.....	(45,246)	(3,979)	38,234
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	(53,830)	288,949	217,214
28. Totals (Lines 20 to 27).....	33,003,666	43,280,758	96,310,761
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	12,266,056	6,010,716	1,238,237
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	12,266,056	6,010,716	1,238,237
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	3,400,000	1,600,000	(6,400,000)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	8,866,056	4,410,716	7,638,237
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....(177,238) (excluding taxes of \$.....177,238 transferred to the IMR).....	410,069	224,258	368,534
35. Net income (Line 33 plus Line 34).....	9,276,125	4,634,974	8,006,771
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	62,477,943	63,158,212	63,158,212
37. Net income (Line 35).....	9,276,125	4,634,974	8,006,771
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....			
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	(1,155,000)	(455,000)	135,000
41. Change in nonadmitted assets.....	1,686,987	(2,625,914)	(6,056,343)
42. Change in liability for reinsurance in unauthorized and certified companies.....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....			
44. Change in asset valuation reserve.....	(96,489)	(319,170)	(771,497)
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
47. Other changes in surplus in Separate Accounts Statement.....			
48. Change in surplus notes.....			
49. Cumulative effect of changes in accounting principles.....			
50. Capital changes:			
50.1 Paid in.....			
50.2 Transferred from surplus (Stock Dividend).....			
50.3 Transferred to surplus.....			
51. Surplus adjustment:			
51.1 Paid in.....			
51.2 Transferred to capital (Stock Dividend).....			
51.3 Transferred from capital.....			
51.4 Change in surplus as a result of reinsurance.....		(1,030,900)	(1,994,200)
52. Dividends to stockholders.....			
53. Aggregate write-ins for gains and losses in surplus.....	0	0	0
54. Net change in capital and surplus (Lines 37 through 53).....	9,711,623	203,990	(680,269)
55. Capital and surplus as of statement date (Lines 36 + 54).....	72,189,566	63,362,202	62,477,943
DETAILS OF WRITE-INS			
08.301.			
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	0	0	0
2701. Sundry disbursements and adjustments.....	(53,973)	288,899	217,004
2702. Fines and penalties of regulatory authorities.....	143	50	210
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	(53,830)	288,949	217,214
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	0

U.S. FINANCIAL LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	16,938,289	20,070,454	41,972,277
2. Net investment income.....	13,366,556	13,626,148	26,714,593
3. Miscellaneous income.....	12,520,369	13,270,365	26,115,678
4. Total (Lines 1 through 3).....	42,825,214	46,966,967	94,802,548
5. Benefit and loss related payments.....	38,249,194	29,578,608	56,928,985
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	9,391,632	8,994,442	17,820,782
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses).....		1,238,151	4,938,151
10. Total (Lines 5 through 9).....	47,640,826	39,811,201	79,687,918
11. Net cash from operations (Line 4 minus Line 10).....	(4,815,612)	7,155,766	15,114,630
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	39,398,426	30,196,438	52,309,933
12.2 Stocks.....			
12.3 Mortgage loans.....			
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....			
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	39,398,426	30,196,438	52,309,933
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	35,639,951	3,339,525	60,537,143
13.2 Stocks.....			
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	35,639,951	3,339,525	60,537,143
14. Net increase or (decrease) in contract loans and premium notes.....	261,062	581,208	348,071
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	3,497,413	26,275,705	(8,575,281)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....			
16.2 Capital and paid in surplus, less treasury stock.....			
16.3 Borrowed funds.....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		(225,000)	(230,000)
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	(23,098,974)	(1,648,336)	2,837,726
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(23,098,974)	(1,873,336)	2,607,726
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(24,417,173)	31,558,135	9,147,075
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	28,671,448	19,524,373	19,524,373
19.2 End of period (Line 18 plus Line 19.1).....	4,254,275	51,082,508	28,671,448
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001 Non-cash purchase.....			
20.0002 Non-cash sales.....			

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....			
2. Ordinary life insurance.....	83,775,824	87,663,151	178,946,408
3. Ordinary individual annuities.....	26,420	13,745	20,420
4. Credit life (group and individual).....			
5. Group life insurance.....			
6. Group annuities.....			
7. A&H - group.....			
8. A&H - credit (group and individual).....			
9. A&H - other.....			
10. Aggregate of all other lines of business.....	0	0	0
11. Subtotal.....	83,802,244	87,676,896	178,966,828
12. Deposit-type contracts.....			
13. Total.....	83,802,244	87,676,896	178,966,828

DETAILS OF WRITE-INS

1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. The accompanying financial statements of U.S. Financial Life Insurance Company (“the Company”) are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department (“SAP”).

The Ohio Insurance Department recognizes only SAP for determining and reporting the financial condition and results of operation of an insurance company, in order to determine its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners (“NAIC SAP”) *Accounting and Procedures* manual has been adopted as a component of prescribed or permitted practices by the State of Ohio. There are no material differences between accounting practices prescribed or permitted by NAIC SAP and by the State of Ohio.

	State of Domicile	2014	2013
NET INCOME			
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	Ohio	9,276,125	8,006,771
(2) State Prescribed Practices that increase/decrease NAIC SAP			
(3) State Permitted Practices that increase/decrease NAIC SAP			
(4) NAIC SAP (1 – 2 – 3 = 4)	Ohio	9,276,125	8,006,771
CAPITAL AND SURPLUS			
(5) Company state basis (Page 3, line 38, Columns 1 & 2)	Ohio	72,189,566	62,477,943
(6) State Prescribed Practices that increase/decrease NAIC SAP			
(7) State Permitted Practices that increase/decrease NAIC SAP			
(8) NAIC SAP (5 – 6 – 7 = 8)	Ohio	72,189,566	62,477,943

Note 2 - Accounting Changes and Corrections of Errors

No significant change.

Note 3 - Business Combinations and Goodwill

No significant change.

Note 4 - Discontinued Operations

No significant change.

Note 5 – Investments

A.– C. and F. – G. No significant change.

D. Loan-backed Securities

(1) Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is predominately used to value securities; the prospective adjustment method was used to value issues in default and issues that have a variable interest rate.

(2) and (3)

There are no loan-backed securities with a recognized other than temporary impairment as of June 30, 2014.

(4) The Company does not have any impaired (fair value is less than amortized cost) loan-backed securities for which an other than temporary impairment has not been recognized as a realized loss as of June 30, 2014.

(5) The Company’s management, with the assistance of its investment advisors, monitors the investment performance of its portfolio. This review process culminates with a quarterly review of certain assets by the Company’s Investments Under Surveillance Committee that evaluates whether any investments are other than temporarily impaired. The review considers an analysis of individual credit metrics of each insurer as well as industry fundamentals and the outlook for the future. Based on the analysis, a determination is made as to the ability of the issuer to service its debt obligation on an ongoing basis. If this ability is deemed to be impaired, then the appropriate provisions are taken.

NOTES TO FINANCIAL STATEMENTS

E. Repurchase Agreements and/or Security Lending Transactions

The Company has not entered into any repurchase agreements and/or securities lending transactions.

F. - H. No significant change.

I. Working Capital Finance Investments

The Company does not hold any working capital finance investments.

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

No significant change.

Note 7 - Investment Income

No significant change.

Note 8 - Derivative Instruments

No significant change.

Note 9 - Income Taxes

No significant change.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

No significant change.

Note 11 - Debt

- A. No significant change.
- B. Federal Home Loan Bank ("FHLB")

The Company has no agreement with FHLB at June 30, 2014.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

The Company does not have any Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans.

Note 13 - Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

No significant change.

Note 14 - Contingencies

- A. – D. No significant change.
- E. All other contingencies

Insurance Regulatory Matters.

A number of lawsuits, claims and assessments have been filed against life and health insurers in the jurisdictions in which USFL does business involving insurers' sales practices, alleged agent misconduct, alleged failure to properly supervise agents, contract administration and other matters. Some of the matters have resulted in the award of substantial judgments against other insurers, including material amounts of punitive damages, or in substantial settlements. In some states, juries have substantial discretion in awarding punitive damages. USFL, like other life and health insurers, from time to time is involved in such proceedings. Some of these actions and proceedings filed against USFL have been brought on behalf of various alleged classes of claimants and certain of these claimants seek damages of unspecified amounts. While the ultimate outcome of such matters cannot be predicted with certainty, in the opinion of management no such matter is likely to have a material adverse effect on USFL's financial position or results of operations. However, it should be noted that the frequency of large damage awards, including large punitive

NOTES TO FINANCIAL STATEMENTS

damage awards that bear little or no relation to actual economic damages incurred by plaintiffs in some jurisdictions, continues to create the potential for an unpredictable judgment in any given matter.

Although the outcome of litigation and regulatory matters cannot be predicted with certainty, USFL's management believes that the ultimate resolution of the matters described above should not have a material adverse effect on the financial position of USFL. USFL's management cannot make an estimate of loss, if any, or predict whether or not such litigations and regulatory matters will have a material adverse effect on USFL's results of operations in any particular period.

Note 15 - Leases

No significant change.

Note 16 - Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

No significant change.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. No significant change.
- B. Transfer and Servicing of Financial Assets

The Company did not have any transactions related to the transfer and servicing of financial assets and extinguishments of liabilities.

- C. Wash Sales

The Company did not sell any securities during the quarter ended June 30, 2014, which were reacquired within 30 days of the sale date.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

No significant change.

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

No significant change.

Note 20 - Fair Value

- A. Fair Value Measurements at Reporting Date

The Company has no invested assets that were required to be reported at fair value as of June 30, 2014.

- B. N/A

- C. The following table discloses carrying value and estimated fair value (defined within the fair value hierarchy) as of June 30, 2014 for financial instruments:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$542,773,269	\$498,655,839	0	\$542,210,961	\$562,308	0
Preferred Stock	\$3,741,563	\$3,990,630	0	\$3,741,563	0	0
Total	\$546,514,832	\$502,646,469	0	\$545,952,524	\$562,308	0

- D. Not practicable to estimate fair value – None.

Note 21 - Other Items

- A. – I. No significant change.
- J. Risk Sharing Provisions of the Affordable Care Act

The Company has no assets, liabilities or revenue elements related to the Risk Sharing Provisions of the Affordable Care Act.

NOTES TO FINANCIAL STATEMENTS

Note 22 - Events Subsequent

No significant change.

Note 23 - Reinsurance

No significant change.

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

No significant change.

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

There are no material changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

Note 26 - Intercompany Pooling Arrangements

No significant change.

Note 27 - Structured Settlements

No significant change.

Note 28 - Health Care Receivables

No significant change.

Note 29 - Participating Policies

No significant change.

Note 30 - Premium Deficiency Reserves

No significant change.

Note 31 - Reserves for Life Contracts and Annuity Contracts

No significant change.

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

No significant change.

Note 33 – Premiums and Annuity Considerations Deferred and Uncollected

No significant change.

Note 34 - Separate Accounts

No significant change.

Note 35 - Loss/Claim Adjustment Expenses

No significant change.

U.S. FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes [☐] No [☒ X]
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes [☐] No [☐]
- 2.1

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

Yes [☐] No [☒ X]
- 2.2

If yes, date of change:

.....
- 3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1 and 1A.

Yes [☒ X] No [☐]
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [☐] No [☒ X]
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.

- 4.1

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

Yes [☐] No [☒ X]
- 4.2

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

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

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?
If yes, attach an explanation.

Yes [☐] No [☒ X] N/A [☐]
-

- 6.1

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

.....12/31/2010.....
- 6.2

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

.....12/31/2010.....
- 6.3

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

.....6/23/2012.....
- 6.4

By what department or departments?
State of Ohio Department of Insurance.

- 6.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [☐] No [☐] N/A [☒ X]
- 6.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [☒ X] No [☐] N/A [☐]
- 7.1

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

Yes [☐] No [☒ X]
- 7.2

If yes, give full information:

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [☐] No [☒ X]
- 8.2

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

- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [☒ X] No [☐]
- 8.4

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

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
Alliance Corporate Finance Group, Inc	New York, NY				Yes
AllianceBernstein Corporation	New York, NY				Yes
AllianceBernstein Global Derivatives Corporation	New York, NY				Yes
AllianceBernstein Holding LP	New York, NY				Yes
AllianceBernstein Investments Inc.	New York, NY				Yes
AllianceBernstein LP	New York, NY				Yes
AXA Advisors, LLC	New York, NY				Yes
AXA Equitable Funds Management Group, LLC	New York, NY				Yes
AXA Distributors, LLC	New York, NY				Yes
AXA Investment Managers Inc.	Greenwich, CT				Yes
ARDIAN US, LLC	New York, NY				Yes
AXA Real Estate Investment Managers US, LLC	New York, NY				Yes
AXA Rosenberg Investment Management, LLC	Orinda, CA				Yes
Sanford C. Bernstein & Co., LLC	New York, NY				Yes
AXA Equitable Life Insurance Company	New York, NY				Yes
W.P. Stewart & Co., Ltd.	New York, NY				Yes
W.P. Stewart Asset Management Ltd.	New York, NY				Yes

U.S. FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

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

Yes ☒ No ☐

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

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

(c) Compliance with applicable governmental laws, rules and regulations;

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

(e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

- 9.2 Has the code of ethics for senior managers been amended?

Yes ☐ No ☒

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

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

Yes ☐ No ☒

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

PART 1 - FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes ☒ No ☐
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$.....0

PART 1 - INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes ☒ No ☐

11.2 If yes, give full and complete information relating thereto:
Schedule of Special Deposits

12. Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$.....0

13. Amount of real estate and mortgages held in short-term investments:

\$.....0

- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes ☐ No ☒

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds.....	\$0	\$0
14.22 Preferred Stock.....	\$0	\$0
14.23 Common Stock.....	\$0	\$0
14.24 Short-Term Investments.....	\$0	\$0
14.25 Mortgage Loans on Real Estate.....	\$0	\$0
14.26 All Other.....	\$0	\$0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26).....	\$0	\$0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above.....	\$0	\$0

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes ☐ No ☒

- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

Yes ☐ No ☐

If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$.....0

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$.....0

16.3 Total payable for securities lending reported on the liability page:

\$.....0

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

Yes ☒ No ☐

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

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase	270 Park Avenue, New York, NY 10017
BNY Mellon Liquidity Direct	One Wall Street, New York, NY 10286

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

Yes ☐ No ☒

PART 1 - INVESTMENT

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
902	AXA Real Estate Investment Managers US	850 Third Avenue, Suite 13F, New York, NY 10022
902	Albion Investors, LLC	1345 Avenue of the Americas New York, NY 10105
902	AllianceBernstein LP	1345 Avenue of the Americas New York, NY 10105
902	Brookfield Investment Management Inc.	3 WFC, 200 Vesey Street, 10th Fl., New York, NY 10281
902	Quadrant Real Estate Advisors	200 Deerfield Pt 12735 Morris Rd Ste 100 Alpharetta, GA 30004

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [X] No []

18.2 If no, list exceptions:

U.S. FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE & HEALTH

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1.1 Long-term mortgages in good standing

1.11 Farm mortgages..... \$.....

1.12 Residential mortgages..... \$.....

1.13 Commercial mortgages..... \$.....

1.14 Total mortgages in good standing..... \$.....0

1.2 Long-term mortgages in good standing with restructured terms

1.21 Total mortgages in good standing with restructured terms..... \$.....

1.3 Long-term mortgage loans upon which interest is overdue more than three months

1.31 Farm mortgages..... \$.....

1.32 Residential mortgages..... \$.....

1.33 Commercial mortgages..... \$.....

1.34 Total mortgages with interest overdue more than three months..... \$.....0

1.4 Long-term mortgage loans in process of foreclosure

1.41 Farm mortgages..... \$.....

1.42 Residential mortgages..... \$.....

1.43 Commercial mortgages..... \$.....

1.44 Total mortgages in process of foreclosure..... \$.....0

1.5 Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2) \$.....0

1.6 Long-term mortgages foreclosed, properties transferred to real estate in current quarter

1.61 Farm mortgages..... \$.....

1.62 Residential mortgages..... \$.....

1.63 Commercial mortgages..... \$.....

1.64 Total mortgages foreclosed and transferred to real estate..... \$.....0

2. Operating Percentages:

2.1 A&H loss percent.....

2.2 A&H cost containment percent.....

2.3 A&H expense percent excluding cost containment expenses.....

3.1 Do you act as a custodian for health savings accounts?.....

3.2 If yes, please provide the amount of custodial funds held as of the reporting date..... \$.....

3.3 Do you act as an administrator for health savings accounts?.....

3.4 If yes, please provide the balance of the funds administered as of the reporting date..... \$.....

Yes [] No [X]

Yes [] No [X]

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Reinsurer	8 Certified Reinsurer Rating (1 through 6)	9 Effective Date of Certified Reinsuer Rating
Life Non-Affiliates								
00000.....	AA-1129000.....	04/01/2014	Lloyd's Underwriter Syndicate No. 3000 MKL.....	GBR.....	CAT.....	Unauthorized....	.....	.....00/00/0000
00000.....	AA-1127301.....	04/01/2014	Lloyd's Underwriter Syndicate No. 1301 BGT.....	GBR.....	CAT.....	Unauthorized....	.....	.....00/00/0000
00000.....	AA-1120064.....	04/01/2014	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR.....	CAT.....	Unauthorized....	.....	.....00/00/0000

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

States, Etc.		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
		Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama.....	AL.....L.....	1,742,418				1,742,418	
2.	Alaska.....	AK.....L.....	85,948				85,948	
3.	Arizona.....	AZ.....L.....	1,023,862	2,000			1,025,862	
4.	Arkansas.....	AR.....L.....	724,669				724,669	
5.	California.....	CA.....L.....	6,346,122				6,346,122	
6.	Colorado.....	CO.....L.....	1,512,714				1,512,714	
7.	Connecticut.....	CT.....L.....	1,437,915				1,437,915	
8.	Delaware.....	DE.....L.....	428,147				428,147	
9.	District of Columbia.....	DC.....L.....	68,992				68,992	
10.	Florida.....	FL.....L.....	5,227,026				5,227,026	
11.	Georgia.....	GA.....L.....	2,844,816				2,844,816	
12.	Hawaii.....	HI.....L.....	182,112				182,112	
13.	Idaho.....	ID.....L.....	266,745				266,745	
14.	Illinois.....	IL.....L.....	3,748,870	6,500			3,755,370	
15.	Indiana.....	IN.....L.....	1,644,536	6,075			1,650,611	
16.	Iowa.....	IA.....L.....	923,814				923,814	
17.	Kansas.....	KS.....L.....	1,084,437				1,084,437	
18.	Kentucky.....	KY.....L.....	1,450,512	7,000			1,457,512	
19.	Louisiana.....	LA.....L.....	835,159				835,159	
20.	Maine.....	ME.....L.....	365,607				365,607	
21.	Maryland.....	MD.....L.....	1,700,824				1,700,824	
22.	Massachusetts.....	MA.....L.....	2,280,828				2,280,828	
23.	Michigan.....	MI.....L.....	4,270,189	945			4,271,134	
24.	Minnesota.....	MN.....L.....	2,624,921				2,624,921	
25.	Mississippi.....	MS.....L.....	1,206,320				1,206,320	
26.	Missouri.....	MO.....L.....	1,967,708	3,300			1,971,008	
27.	Montana.....	MT.....L.....	279,733				279,733	
28.	Nebraska.....	NE.....L.....	712,110				712,110	
29.	Nevada.....	NV.....L.....	356,553				356,553	
30.	New Hampshire.....	NH.....L.....	360,131				360,131	
31.	New Jersey.....	NJ.....L.....	2,390,243				2,390,243	
32.	New Mexico.....	NM.....L.....	349,906				349,906	
33.	New York.....	NY.....N.....	988,505				988,505	
34.	North Carolina.....	NC.....L.....	3,554,290				3,554,290	
35.	North Dakota.....	ND.....L.....	434,011				434,011	
36.	Ohio.....	OH.....L.....	5,012,519				5,012,519	
37.	Oklahoma.....	OK.....L.....	921,838				921,838	
38.	Oregon.....	OR.....L.....	804,544				804,544	
39.	Pennsylvania.....	PA.....L.....	4,573,793				4,573,793	
40.	Rhode Island.....	RI.....L.....	418,152				418,152	
41.	South Carolina.....	SC.....L.....	1,672,464				1,672,464	
42.	South Dakota.....	SD.....L.....	602,959				602,959	
43.	Tennessee.....	TN.....L.....	2,999,665				2,999,665	
44.	Texas.....	TX.....L.....	7,665,180	600			7,665,780	
45.	Utah.....	UT.....L.....	572,480				572,480	
46.	Vermont.....	VT.....L.....	269,427				269,427	
47.	Virginia.....	VA.....L.....	1,296,781				1,296,781	
48.	Washington.....	WA.....L.....	1,377,852				1,377,852	
49.	West Virginia.....	WV.....L.....	245,964				245,964	
50.	Wisconsin.....	WI.....L.....	1,424,836				1,424,836	
51.	Wyoming.....	WY.....L.....	212,802				212,802	
52.	American Samoa.....	AS.....N.....					0	
53.	Guam.....	GU.....N.....	1,301				1,301	
54.	Puerto Rico.....	PR.....N.....	3,838				3,838	
55.	US Virgin Islands.....	VI.....N.....	1,035				1,035	
56.	Northern Mariana Islands.....	MP.....N.....					0	
57.	Canada.....	CAN.....N.....	18,495				18,495	
58.	Aggregate Other Alien.....	OT.....XXX.....	34,179	0	0	0	34,179	0
59.	Subtotal.....	(a).....50.....	85,550,797	26,420	0	0	85,577,217	0
90.	Reporting entity contributions for employee benefit plans.....	XXX.....					0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX.....					0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX.....					0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX.....					0	
94.	Aggregate other amounts not allocable by State.....	XXX.....	0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX.....	85,550,797	26,420	0	0	85,577,217	0
96.	Plus Reinsurance Assumed.....	XXX.....					0	
97.	Totals (All Business).....	XXX.....	85,550,797	26,420	0	0	85,577,217	0
98.	Less Reinsurance Ceded.....	XXX.....	68,638,928				68,638,928	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX.....	16,911,869	26,420	0	0	16,938,289	0
DETAILS OF WRITE-INS								
58001.	Other Alien.....	XXX.....	34,179				34,179	
58002.	.....	XXX.....					0	
58003.	.....	XXX.....					0	
58998.	Summary of remaining write-ins for line 58 from overflow page...	XXX.....	0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX.....	34,179	0	0	0	34,179	0
9401.	.....	XXX.....					0	
9402.	.....	XXX.....					0	
9403.	.....	XXX.....					0	
9498.	Summary of remaining write-ins for line 94 from overflow page...	XXX.....	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX.....	0	0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.
(a) Insert the number of L responses except for Canada and Other Alien.

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
AXA Assistance SA	100.00			
AXA Inter Partner Assistance - Belgium	98.75			
AXA Corporate Solutions Assurance - France	100.00			
MATRIX	100.00			
AXA Group Solutions - France	100.00			
AXA Assistance Inc. USA	73.77			
AXA Investment Managers	100.00			
AXA Investment Managers - France	100.00			
AXA Rosenberg Group LLC	100.00			
AXA IM Rose Inc	100.00	22-3624513		
AllianceBernstein LP	14.82	13-4064930		
AXA Mediterranean Holdings, S.A.U	100.00			
AXA Milleésimes	42.34			
AXA Real Estate Investment Managers	100.00			
AXA Technology Services	100.00			
AXA Belgium	100.00			
AXA Life Insurance Company Ltd. - Hong Kong	100.00			
AXA General Ins. Hong Kong Ltd. - Hong Kong	100.00			
AXA General Insurance China Ltd	100.00			
AXA China - France	51.00			
AXA-Mimentals Assurance Company Limited	51.00			
AXA Societe Beaujon	100.00			
AXA Pojistovna a.s.	100.00			
AXA Zivtni Pojistovna a.s.	100.00			
AXA Penzijni Fond a.s.	99.98			
AXA Biztosito Zrt.	100.00			
AXA Zycie Towarzystwo Ubezpieczen S.A.	90.24			
AXA Powszechne Towarzystwo Emerytalne S.A.	100.00			
AXA Towarzystwo Ubezpieczen i Reasekuracji S.A.	100.00			
AXA Life Insurance SA	99.90			
AXA Business Services Private Limited	99.99			
Compagnie Financiere de Paris	100.00			
AXA France Assurance	100.00			
AXA Corporate Solutions Assurance	98.75			
AXA Global Life	100.00			
AXA Global P&C	100.00			
AXA Liabilities Managers - France	99.90			
AXA Liabilities Managers - US	100.00			
AXA DBIO GP S.a.r.l.	100.00			
AXA DBIO S.C.A.	9.74			
GBALE Ruckversicherungs-AG	100.00			
GLOBAL Group of Australia Pty. Ltd.	100.00			
GLOBAL Life Reinsurance Company of Australia	100.00			
GLOBAL U.S. Holdings, Inc.	100.00	13-3907460		
GLOBAL Reinsurance Corporation of America	100.00	13-5009840	21032	NY
GLOBAL Reinsurance Canada Holdings Inc.	100.00			
GLOBAL Reinsurance Company	100.00			
Colisee Re - France	99.90	AA-1320035		
AXA DBIO S.C.A.	21.67			

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	AXA Konzern AG	100.00			
	AXA Investment Managers	100.00			
	WinCom Versicherungs-Holding AG	5.20			
	DBV Deutsche Beamtenversicherung Leben AG	100.00			
	DBV Deutsche Beamtenversicherung AG	94.90			
	DBV Deutsche Lebensversicherung AG	100.00			
	AXA ART Versicherung AG - Clologne	100.00			
	AXA Art Holdings Inc.	100.00			
	Fine Art Service International Inc.	100.00			
	AXA Art Insurance Corporation	100.00	13-3368745	29530	NY
	AXA Szolgaltato Kft.	100.00			
	AXA India Holdings	100.00			
	Bharti AXA Life Insurance Company	22.22			
	Bharti AXA General Insurance	100.00			
	National Mutual International Pty Limited	100.00			
	AXA-AFFIN Life Insurance Berhad	49.00			
	AXA Financial Services (Singapore) Pte Ltd.	100.00			
	ipac financial planning Taiwan Limited	100.00			
	AXA Insurance Singapore Pte Ltd	100.00			
	AXA Asia Regional Centre Pte Ltd	100.00			
	P.T. Asuransi AXA Indonesia	80.00			
	P.T. Life Indonesia	80.00			
	AXA Financial Services (Singapore) Pte Ltd.	100.00			
	AXA Life Europe	100.00			
	AXA Global Distributors (Ireland) Limited	100.00			
	AXA Ireland Limited	100.00			
	AXA mps Financial Ltd.	100.00			
	AXA Italia S.p.A.	98.24			
	AXA Assicurazioni S.p.A.	98.11			
	AXA Japan Holding Co., Ltd	78.67			
	AXA Life Insurance Co.,	100.00			
	AXA General Insurance Co., Ltd	100.00			
	AXA Collection Services Co. Ltd	100.00			
	Nextia Life Insurance Co., Ltd	97.25			
	AXA Seguros, S.A. de CV	99.94			
	Voltaire Participacoes	100.00			
	AXA Luxembourg SA	99.99			
	Finance Solutions S.ar.l. ("Finso")	100.00			
	Matignon Finance S.A.	100.00			
	AXA-AFFIN General Insurance Berhad	42.40			
	Philippine AXA Life Insurance Corporation	45.00			
	AXA Middle East SAL Lebanon	49.00			
	AXA Holding SAL	100.00			
	AXA Gulf Holding W.L.L.	95.00			
	AXA Holding Maroc	100.00			
	AXA Assurance Maroc	100.00			

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates	Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA	100.00			
Seguro Directo Gere Compania de Seguros SA	100.00			
AXA Portugal Companhia de Seguros SA	83.02			
AXA Portugal Companhia de Seguros Vida SA	87.63			
AXA Services s.r.o.	100.00			
EX-SR a.s. v likvdacii	100.00			
AXA d.s.s., a.s.	100.00			
AXA d.d.s., a.s.	100.00			
AXA General Insurance	94.13			
AXA Mediterraenan Holding, S.A.U	100.00			
	Hilo Direct, Seguros y Reaseguros S.A.	99.99		
	AXA MEDLA IT & Local Support Services, S.A.	100.00		
	AXA Regional Services, S.A.	100.00		
	AXA Seguros Generales, S.A. de Seguros y Reaseguros	99.89		
	AXA Pensiones, S.A. E.G.F.P.	100.00		
	AXA Tigris, S.A.	100.00		
	AXA Vida, S.A.de Seguros y Reaseguros	99.80		
AXA Senegal	51.53			
AXA Cote d'Ivoire	78.64			
AXA Cameroun ©	99.90			
AXA Gabon	86.49			
AXA Versicherungen AG	100.00			
	AXA Leben AG	100.00		
	Rechtsschutz AG	66.67		
AXA Insurance Public Co. Ltd	24.99			
ASM Holdings Limited	48.80			
Krungthai-AXA Life Insurance Company Limited	25.00			
AXA Hayat ve Emeklilik A.S.	100.00			
AXA Sigorta A.S.	72.55			
AXA Insurance	50.29			
AXA Ukraine	50.00			
AXA Global Risks (Uk) Limited	100.00			
Hordel FV	100.00			
AXA Equity & Law Plc	99.90			
	AXA UK PLC	46.90		
		53.10		
	Bluefin Group Limited	100.00		
	GBI Holdings Limited	100.00		
	Guardian Royal Exchange PLC	100.00		
	Architas Advisory Services Limited	100.00		
	Architas Multi-Manager Limited	100.00		
	AXA Sun Direct Limited	100.00		
Oudinot Participations France	100.00			

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA		100.00			
	AXA America Holdings, Inc	100.00	90-0226248		
	AXA Technology Services America Inc.	100.00	30-0011728		
	AXA Corporate Solutions Life Reinsurance Company	100.00	04-2729166	68365	DE
	CS Life Re Company	100.00	46-5697182	15502	AZ
	AXA America Corporate Solutions, Inc.	100.00	36-3044045		
	Coliseum Reinsurance Company	100.00	36-2994662	36552	DE
	AllianceBernstein LP	3.01	13-4064930		
	Mosaic Insurance Company	100.00	04-2482364	16187	DE
	AXA Delaware LLC	100.00	13-4177328		
	AXA Insurance Company	100.00	13-3594502	33022	NY
	AXA Financial, Inc.	100.00	13-3623351		
	787 Holdings, LLC	100.00	27-0294443		
	1285 Holdings, LLC	100.00	46-1106388		
	AllianceBernstein LP	12.19	13-4064930		
	AXA Equitable Financial Services, LLC	100.00	52-2197822		
	AXA Distribution Holding Corporation	100.00	13-4078005		
	AXA Advisors, LLC	100.00	13-4071393		
	AXA Network, LLC	100.00	06-1555494		
	PlanConnect, LLC	100.00	27-1540220		
	AXA RE Arizona Company	100.00	14-1903564	14355	AZ
	AXA Equitable Life Insurance Company	100.00	13-5570651	62944	NY
	AXA Equitable Funds Management Group, LLC	100.00	27-5373651		
	Equitable Deal Flow Fund, LP	100.00	13-3385076		
	EVSA, Inc	100.00	23-2671508		
	Equitable Holdings, LLC	100.00	22-2766036		
	Equitable Casualty Insurance Company	100.00	06-1166226	10589	VT
	ECMC, LLC	100.00	13-3266813		
	AllianceBernstein Corporation	100.00	13-3633538		
	AXA Distributors, LLC	100.00	52-2233674		
	JMR Realty services, Inc	100.00	13-3813232		
	ACMC, LLC.	100.00	13-2677213		
	AllianceBernstein LP	32.71	13-4064930		
	AXA Equitable Life and Annuity Company	100.00	13-3198083	62880	CO
	MONEY Life Insurance Company of America	100.00	86-0222062	78077	AZ
	AllianceBernstein LP	0.95	13-4064930		
	U.S. Financial Life Insurance Company	100.00	38-2046096	84530	OH
	MONEY International Holdings, LLC	100.00	13-3790446		
	MONEY Life Insurance Company of the Americas, Ltd.	100.00	98-0152046		
	MONEY Financial Services, Inc	100.00	11-3722370		
	Financial Marketing Agency, Inc.	100.00	31-1465146		
	1740 Advisors, Inc.	100.00	13-2645490		

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)	*
Members														
0968.....	AXA.....	00000.....	00-0000000	0000898427	0000898427	Paris Stock Exchange	AXA SA.....	FRA.....	UIP.....					
0000.....		00000.....					AXA Assistance SA.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Inter Partner Assistance - Belgium.....	BEL.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Corporate Solutions Assurance - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	98.750	AXA.....	
0000.....		00000.....					MATRIX.....	USA.....	IA.....	AXA Corporate Solutions Assurance - Fr.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Group Solutions - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Assistance Inc. USA.....	USA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Investment Managers.....	FRA.....	NIA.....	AXA.....	Ownership.....	73.770	AXA.....	
0000.....		00000.....					AXA Investment Managers.....	FRA.....	NIA.....	AXA Konzern AG.....	Ownership.....	5.200	AXA.....	
0000.....		00000.....					AXA Investment Managers - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Investment Managers Holdings US.....	USA.....	NIA.....	AXA Investment Managers - France.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Rosenberg Group LLC.....	USA.....	NIA.....	AXA Investment Managers.....	Ownership.....	75.000	AXA.....	
0000.....		00000.....	22-3624513	0001459848	0001459848		AXA IM Rose Inc.....	USA.....	NIA.....	AXA Investment Managers.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....	13-4064930	0001109448	0001109448		AllianceBernstein LP.....	USA.....	NIA.....	AXA IM Rose Inc.....	Ownership.....	14.820	AXA.....	
0000.....		00000.....					AXA Mediterranean Holdings, S.A.U.....	ESP.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Millésimes.....	PRT.....	NIA.....	AXA.....	Ownership.....	42.340	AXA.....	
0000.....		00000.....					AXA Real Estate Investment Managers.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Technology Services.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Belgium.....	BEL.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Life Insurance Company Ltd. - Hong Kong.....	CHN.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA General Ins. Hong Kong Ltd.- Hong Kong.....	CHN.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA General Insurance China Ltd.....	CHN.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA China - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	51.000	AXA.....	
0000.....		00000.....					AXA-Mimentals Assurance Company Limited.....	CHN.....	IA.....	AXA China - France.....	Ownership.....	51.000	AXA.....	
0000.....		00000.....					AXA Societe Beaujon.....	FRA.....	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Pojistovna a.s.....	CZE.....	IA.....	AXA Societe Beaujon.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Zivtni Pojistonva a.s.....	CZE.....	IA.....	AXA Societe Beaujon.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Penzijni Fond a.s.....	CZE.....	IA.....	AXA Societe Beaujon.....	Ownership.....	99.980	AXA.....	
0000.....		00000.....					Compagnie Financiere de Paris.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA France Assurance.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Corporate Solutions Assurance.....	FRA.....	IA.....	AXA France Assurance.....	Ownership.....	98.750	AXA.....	
0000.....		00000.....					AXA Global Life.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Global P&C.....	FRA.....	IA.....	AXA.....	Ownership.....	100.000	AXA.....	
0000.....		00000.....					AXA Liabilities Managers- France.....	FRA.....	IA.....	AXA.....	Ownership.....	99.900	AXA.....	
0000.....		00000.....					AXA Liabilities Managers-US.....	USA.....	IA.....	AXA Liabilities Managers- France.....	Ownership.....	100.000	AXA.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.1

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)	*
0000.....		00000.....	.....	.....	.....	.....	AXA DBIO GP S.à.r.l.....	LUX.....	IA.....	AXA Liabilities Managers- France.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA DBIO S.C.A.....	LUX.....	IA.....	AXA DBIO GP S.à.r.l.....	Ownership.....	..9.740	AXA.....	.....
0000.....		00000.....	13-3907460	.....	.....	.....	GLOBAL U.S. Holdings, Inc.....	USA.....	IA.....	AXA DBIO S.C.A.....	Ownership.....	..100.000	AXA.....	.....
0968.....		21032.....	13-5009848	.....	.....	.....	GLOBAL Reinsurance Corporation of America.....	USA.....	IA.....	GLOBAL U.S. Holdings, Inc.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	GLOBALE Ruckversicherungs-AG.....	CHE.....	IA.....	AXA DBIO S.C.A.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	GLOBAL Group of Australia Pty. Ltd.....	AUS.....	IA.....	AXA DBIO S.C.A.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	GLOBAL Life Reinsurance Company of Australia...	AUS.....	IA.....	GLOBAL Group of Australia Pty. Ltd.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	GLOBAL Reinsurance Canada Holdings Inc.....	CAN.....	IA.....	AXA DBIO S.C.A.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	GLOBAL Reinsurance Company.....	CAN.....	IA.....	GLOBAL Reinsurance Canada Holdings Inc.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	AA-1320035	.....	.....	.....	Colisee Re - France.....	FRA.....	IA.....	AXA.....	Ownership.....	..99.900	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA DBIO S.C.A.....	LUX.....	IA.....	Colisee Re - France.....	Ownership.....	..21.670	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Konzern AG.....	DEU.....	NIA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	WinCom Versicherungs-Holding AG.....	DEU.....	NIA.....	AXA Konzern AG.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	DBV Deutsche Beamtenversicherung Leben AG...	DEU.....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	..94.900	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	DBV Deutsche Beamtenversicherung AG.....	DEU.....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	DBV Deutsche Lebensversicherung AG.....	DEU.....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA ART Versicherung AG - Clologne.....	DEU.....	IA.....	AXA Konzern AG.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Art Holdings Inc.....	USA.....	NIA.....	AXA ART Versicherung AG - Clologne.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Fine Art Service International Inc.....	USA.....	NIA.....	AXA Art Holdings Inc.....	Ownership.....	..100.000	AXA.....	.....
0000.....		29530.....	13-3368745	.....	.....	.....	AXA Art Insurance Corporation.....	USA.....	IA.....	AXA Art Holdings Inc.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Biztosito Zrt.....	HUN.....	IA.....	AXA Societe Beaujon.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Szolgaltato Kft.....	HUN.....	IA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA India Holdings.....	IND.....	NIA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Bharti AXA Life Insurance Company.....	IND.....	IA.....	AXA India Holdings.....	Ownership.....	..22.220	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Business Services Private Limited.....	IND.....	NIA.....	AXA.....	Ownership.....	..99.900	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Bharti AXA General Insurance.....	IND.....	IA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	National Mutual International Pty Limited.....	AUS.....	IA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	P.T. Asuransi AXA Indonesia.....	IDN.....	IA.....	AXA.....	Ownership.....	..80.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	P.T. Life Indonesia.....	IDN.....	IA.....	AXA.....	Ownership.....	..80.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Financial Services (Singapore) Pte Ltd.....	SGP.....	IA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Life Europe.....	IRL.....	IA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Global Distributors (Ireland) Limited.....	IRL.....	NIA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Ireland Limited.....	IRL.....	IA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA mps Financial Ltd.....	IRL.....	IA.....	AXA.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Italia S.p.A.....	ITA.....	NIA.....	AXA.....	Ownership.....	..98.240	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Assicurazioni S.p.A.....	ITA.....	IA.....	AXA Italia S.p.A.....	Ownership.....	..98.110	AXA.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.2

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)	*
0000.....		00000.....	.....	.....	.....	.....	AXA Japan Holding Co., Ltd.....	JPN.....	NIA.....	AXA.....	Ownership.....	...78.670	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Life Insurance Co.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA General Insurance Co., Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Collection Services Co. Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Nextia Life Insurance Co., Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...97.250	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Seguros, S.A. de CV.....	MEX.....	IA.....	AXA.....	Ownership.....	...99.940	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Voltaire Participacoes.....	BRA.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Luxembourg SA.....	LUX.....	IA.....	AXA.....	Ownership.....	...99.990	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Finance Solutions S.ar.l. ("Finso").....	LUX.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Matignon Finance S.A.....	LUX.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA-AFFIN General Insurance Berhad.....	MYS.....	IA.....	AXA.....	Ownership.....	...42.400	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA-AFFIN Life Insurance Berhad.....	MYS.....	IA.....	National Mutual International Pty Limited.....	Ownership.....	...49.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Philippine AXA Life Insurance Corporation.....	MYS.....	IA.....	AXA.....	Ownership.....	...45.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Middle East SAL Lebanon.....	LBN.....	NIA.....	AXA.....	Ownership.....	...49.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Holding SAL.....	LBN.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Gulf Holding W.L.L.....	BHR.....	NIA.....	AXA.....	Ownership.....	...95.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Holding Maroc.....	MAR.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Assurance Maroc.....	MAR.....	IA.....	AXA Holding Maroc.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Zycie Towarzystwo Ubezpieczen S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...90.240	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Powszechne Towarzystwo Emerytalne S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Towarzystwo Ubezpieczen i Reasekuracji S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Seguro Directo Gere Compania de Seguros SA....	PRT.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Portugal Companhia de Seguros SA.....	PRT.....	IA.....	AXA.....	Ownership.....	...83.020	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Portugal Companhia de Seguros Vida SA	PRT.....	IA.....	AXA.....	Ownership.....	...87.630	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Life Insurance SA.....	ROU.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...99.900	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Financial Services (Singapore) Pte Ltd.	SGP.....	NIA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	ipac financial planning Taiwan Limited.....	TWN.....	NIA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Insurance Singapore Pte Ltd.....	SGP.....	IA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Asia Regional Centre Pte Ltd.....	SGP.....	IA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Services s.r.o.....	SVK.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	EX-SR a.s. v likvdacii.....	SVK.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA d.s.s., a.s.....	SVK.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA d.d.s., a.s.....	SVK.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA General Insurance.....	KOR.....	IA.....	AXA.....	Ownership.....	...94.130	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Mediterraenan Holding, S.A.U.....	ESP.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.3

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)	*
0000.....		00000.....	.....	.....	.....	.....	Hilo Direct, Seguros y Reaseguros S.A.....	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...99.990	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA MEDLA IT & Local Support Services, S.A.....	ESP.....	NIA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Regional Services, S.A.....	ESP.....	NIA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Seguros Generales, S.A. de Seguros y Reaseguros	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...99.890	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Pensiones, S.A. E.G.F.P.....	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Tigris, S.A.....	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Vida, S.A.de Seguros y Reaseguros.....	ESP.....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...99.800	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Senegal.....	SEN.....	IA.....	AXA.....	Ownership.....	...51.530	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Cote d'Ivoire.....	CIV.....	IA.....	AXA.....	Ownership.....	...78.640	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Cameroun ©.....	CMR.....	IA.....	AXA.....	Ownership.....	...99.900	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Gabon.....	GAB.....	IA.....	AXA.....	Ownership.....	...86.490	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Versicherungen AG.....	CHE.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Leben AG.....	CHE.....	IA.....	AXA Versicherungen AG.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Rechtsschutz AG.....	CHE.....	IA.....	AXA Versicherungen AG.....	Ownership.....	...66.670	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Insurance Public Co. Ltd.....	THA.....	IA.....	AXA.....	Ownership.....	...24.990	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	ASM Holdings Limited.....	THA.....	NIA.....	AXA.....	Ownership.....	...48.800	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Krungthai-AXA Life Insurance Company Limited...	THA.....	IA.....	AXA.....	Ownership.....	...25.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Hayat ve Emeklilik A.S.....	TUR.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Sigorta A.S.....	TUR.....	IA.....	AXA.....	Ownership.....	...72.550	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Insurance.....	UKR.....	IA.....	AXA.....	Ownership.....	...50.290	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Ukraine.....	UKR.....	IA.....	AXA.....	Ownership.....	...50.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Global Risks (Uk) Limited.....	GBR.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Hordel FV.....	GBR.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Equity & Law Plc.....	GBR.....	IA.....	AXA.....	Ownership.....	...99.900	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA UK PLC.....	GBR.....	IA.....	AXA Equity & Law Plc.....	Ownership.....	...46.900	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA UK PLC.....	GBR.....	IA.....	AXA.....	Ownership.....	...53.100	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Bluefin Group Limited.....	GBR.....	IA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	GBI Holdings Limited.....	GBR.....	IA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Guardian Royal Exchange PLC.....	GBR.....	NIA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Architas Advisory Services Limited.....	GBR.....	NIA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Architas Multi-Manager Limited.....	GBR.....	NIA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	AXA Sun Direct Limited.....	GBR.....	IA.....	AXA UK PLC.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	.....	.....	.....	.....	Oudinot Participations (France).....	USA.....	UIP.....	AXA.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	90-0226248	.....	0001333986	.....	AXA America Holdings, Inc.....	USA.....	UIP.....	Oudinot Participation France.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	30-0011728	.....	.....	.....	AXA Technology Services America Inc.....	USA.....	NIA.....	AXA America Holdings, Inc.....	Ownership.....	...100.000	AXA.....	.....
0000.....		00000.....	36-3044045	.....	0001456276	.....	AXA America Corporate Solutions, Inc.....	USA.....	NIA.....	AXA America Holdings, Inc.....	Ownership.....	...100.000	AXA.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.4

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)	*
0968.....		36552.....	36-2994662	.....	0001456280	.....	Coliseum Reinsurance Company	USA.....	IA.....	AXA America Corporate Solutions, Inc.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-4064930	.....	0001109448	.....	AllianceBernstein LP.....	USA.....	NIA.....	Coliseum Reinsurance Company	Ownership.....	...3.010	AXA.....	.....
0968.....		16187.....	04-2482364	.....	.....	.....	Mosaic Insurance Company	USA.....	IA.....	Coliseum Reinsurance Company	Ownership.....	..100.000	AXA.....	.....
0968.....		68365.....	04-2729166	.....	.....	.....	AXA Corporate Solutions Life Reinsurance Company	USA.....	IA.....	AXA America Holdings, Inc.....	Ownership.....	..100.000	AXA.....	.....
0968.....		15502.....	46-5697182	.....	.....	.....	CS Life Re Company	USA.....	IA.....	AXA Corporate Solutions Life Reinsurance Company	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-4177328	.....	.....	.....	AXA Delaware LLC.....	USA.....	NIA.....	Coliseum Reinsurance Company	Ownership.....	..100.000	AXA.....	.....
0968.....		33022.....	13-3594502	.....	.....	.....	AXA Insurance Company.....	USA.....	IA.....	AXA Delaware LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-3623351	.....	0000888002	.....	AXA Financial, Inc.	USA.....	UIP.....	AXA America Holdings, Inc.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	27-0294443	.....	.....	.....	787 Holdings, LLC.....	USA.....	NIA.....	AXA Financial, Inc.	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	46-1106388	.....	.....	.....	1285 Holdings, LLC.....	USA.....	NIA.....	AXA Financial, Inc.	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	52-2197822	.....	0001257148	.....	AXA Equitable Financial Services, LLC.....	USA.....	UDP.....	AXA Financial, Inc.	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-4078005	.....	.....	.....	AXA Distribution Holding Corporation.....	USA.....	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-4071393	.....	0000033179	.....	AXA Advisors, LLC.....	USA.....	NIA.....	AXA Distribution Holding Corporation.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	06-1555494	.....	0001292309	.....	AXA Network, LLC	USA.....	NIA.....	AXA Distribution Holding Corporation.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	27-1540220	.....	.....	.....	PlanConnect, LLC.....	USA.....	NIA.....	AXA Distribution Holding Corporation.....	Ownership.....	..100.000	AXA.....	.....
0968.....		14355.....	14-1903564	.....	0001450152	.....	AXA RE Arizona Company.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	..100.000	AXA.....	.....
0968.....		62944.....	13-5570651	.....	0000727920	.....	AXA Equitable Life Insurance Company.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	27-5373651	.....	.....	.....	AXA Equitable Funds Management Group, LLC....	USA.....	NIA.....	AXA Equitable Life Insurance Company.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-3385076	.....	.....	.....	Equitable Deal Flow Fund, LP.....	USA.....	NIA.....	AXA Equitable Life Insurance Company.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	23-2671508	.....	.....	.....	EVSA, Inc.....	USA.....	NIA.....	AXA Equitable Life Insurance Company.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	22-2766036	.....	0001257149	.....	Equitable Holdings, LLC.....	USA.....	NIA.....	AXA Equitable Life Insurance Company.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-2677213	.....	0000003798	.....	ACMC, LLC.....	USA.....	NIA.....	AXA Equitable Life Insurance Company.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-4064930	.....	0001109448	.....	AllianceBernstein LP.....	USA.....	NIA.....	ACMC, LLC.....	Ownership.....	...32.710	AXA.....	.....
0968.....		10589.....	06-1166226	.....	.....	.....	Equitable Casualty Insurance Company.....	USA.....	IA.....	Equitable Holdings, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-3266813	.....	0000842885	.....	ECMC, LLC	USA.....	NIA.....	Equitable Holdings, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-3633538	.....	.....	.....	AllianceBernstein Corporation.....	USA.....	NIA.....	Equitable Holdings, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	52-2233674	.....	0000858875	.....	AXA Distributors, LLC.....	USA.....	NIA.....	Equitable Holdings, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-3813232	.....	.....	.....	JMR Reality services, Inc.....	USA.....	NIA.....	Equitable Holdings, LLC.....	Ownership.....	..100.000	AXA.....	.....
0968.....		62880.....	13-3198083	.....	0001342913	.....	AXA Equitable Life and Annuity Company.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-3790446	.....	.....	.....	MONY International Holdings, LLC.....	USA.....	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	98-0152046	.....	.....	.....	MONY Life Insurance Company of the Americas, Ltd.	USA.....	IA.....	MONY International Holdings, LLC.....	Ownership.....	..100.000	AXA.....	.....
0968.....		78077.....	86-0222062	.....	0000835357	.....	MONY Life Insurance Company of America.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-4064930	.....	0001109448	.....	AllianceBernstein LP.....	USA.....	NIA.....	MONY Life Insurance Company of America.....	Ownership.....	...0.095	AXA.....	.....

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)	*
0968.....		84530.....	38-2046096	.....	.....	.....	U.S. Financial Life Insurance Company.....	USA.....	RE.....	AXA Equitable Financial Services, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	11-3722370	.....	.....	.....	MONY Financial Services, Inc.....	USA.....	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	31-1465146	.....	.....	.....	Financial Marketing Agency, Inc.....	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	..100.000	AXA.....	.....
0000.....		00000.....	13-2645490	.....	.....	.....	1740 Advisors, Inc.....	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	..100.000	AXA.....	.....

Asterisk	Explanation

NONE

U.S. FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your 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.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. 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?	NO
5. 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?	NO
6. 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?	NO
7. 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?	NO

Explanations:

1.
2.
3.
4.
5.
6.
7.

Bar Code:



* 8 4 5 3 0 2 0 1 4 4 9 0 0 0 0 2 *



* 8 4 5 3 0 2 0 1 4 3 6 5 0 0 0 0 2 *



* 8 4 5 3 0 2 0 1 4 4 4 5 0 0 0 0 2 *



* 8 4 5 3 0 2 0 1 4 4 4 6 0 0 0 0 2 *



* 8 4 5 3 0 2 0 1 4 4 4 7 0 0 0 0 2 *



* 8 4 5 3 0 2 0 1 4 4 4 8 0 0 0 0 2 *



* 8 4 5 3 0 2 0 1 4 4 4 9 0 0 0 0 2 *

U.S. FINANCIAL LIFE INSURANCE COMPANY
Overflow Page for Write-Ins

NONE

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Current year change in encumbrances.....		
4. Total gain (loss) on disposals.....		
5. Deduct amounts received on disposals.....		
6. Total foreign exchange change in book/adjusted carrying value.....		
7. Deduct current year's other than temporary impairment recognized.....		
8. Deduct current year's depreciation.....		
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	0	0
10. Deduct total nonadmitted amounts.....		
11. Statement value at end of current period (Line 9 minus Line 10).....	0	0

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		
8. Deduct amortization of premium and mortgage interest points and commitment fees.....		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest.....		
10. Deduct current year's other than temporary impairment recognized.....		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0	0
12. Total valuation allowance.....		
13. Subtotal (Line 11 plus Line 12).....	0	0
14. Deduct total nonadmitted amounts.....		
15. Statement value at end of current period (Line 13 minus Line 14).....	0	0

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....		
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		
8. Deduct amortization of premium and depreciation.....		
9. Total foreign exchange change in book/adjusted carrying value.....		
10. Deduct current year's other than temporary impairment recognized.....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0	0
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	0	0

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	506,007,621	497,833,902
2. Cost of bonds and stocks acquired.....	35,639,951	60,537,143
3. Accrual of discount.....	169,726	414,556
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....	739,225	611,555
6. Deduct consideration for bonds and stocks disposed of.....	39,398,426	52,309,933
7. Deduct amortization of premium.....	511,627	1,079,602
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	502,646,470	506,007,621
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	502,646,470	506,007,621

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

	1	2	3	4	5	6	7	8
NAIC Designation	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a).....	329,586,768	10,338,199	29,058,366	10,975,984	329,586,768	321,842,584		341,677,388
2. NAIC 2 (a).....	160,844,029	5,000,020	2,000,000	(11,131,148)	160,844,029	152,712,902		161,012,412
3. NAIC 3 (a).....	18,885,445			2,230	18,885,445	18,887,675		18,883,287
4. NAIC 4 (a).....	5,084,296		35,297	(24,435)	5,084,296	5,024,565		5,104,809
5. NAIC 5 (a).....								
6. NAIC 6 (a).....	288,961		28,261		288,961	260,700		288,960
7. Total Bonds.....	514,689,499	15,338,219	31,121,924	(177,369)	514,689,499	498,728,426	0	526,966,856
PREFERRED STOCK								
8. NAIC 1.....								
9. NAIC 2.....	3,990,630				3,990,630	3,990,630		3,990,630
10. NAIC 3.....								
11. NAIC 4.....								
12. NAIC 5.....								
13. NAIC 6.....								
14. Total Preferred Stock.....	3,990,630	0	0	0	3,990,630	3,990,630	0	3,990,630
15. Total Bonds and Preferred Stock.....	518,680,129	15,338,219	31,121,924	(177,369)	518,680,129	502,719,056	0	530,957,486

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation:
NAIC 1 \$.....0; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999.....	72,585	XXX.....	72,585	23	.....

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	24,949,868	12,809,453
2. Cost of short-term investments acquired.....	25,102,717	94,720,415
3. Accrual of discount.....		
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....	49,980,000	82,580,000
7. Deduct amortization of premium.....		
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	72,585	24,949,868
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	72,585	24,949,868

Sch. DB-Pt A-Verification
NONE

Sch. DB-Pt B-Verification
NONE

Sch. DB-Pt C-Sn 1
NONE

Sch. DB-Pt C-Sn 2
NONE

Sch. DB-Verification
NONE

Sch. E-Verification
NONE

Sch. A-Pt 2
NONE

Sch. A-Pt 3
NONE

Sch. B-Pt 2
NONE

Sch. B-Pt 3
NONE

Sch. BA-Pt 2
NONE

Sch. BA-Pt 3
NONE

SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired During the Current Quarter

1	2			3	4	5	6	7	8	9	10
CUSIP Identification	Description			Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - Industrial and Miscellaneous											
151020 AP 9	CELGENE CORP.....				...05/06/2014	GOLDMAN SACHS.....		3,986,360	4,000,000		2FE.....
375558 AW 3	GILEAD SCIENCES INC.....				04/16/2014	CITIGROUP GLOBAL MARKETS.....		1,013,660	1,000,000	4,625	2FE.....
52517P F6 3	LEHMAN BROTHERS HLDG.....				04/03/2014	CAPITALIZED INTEREST.....		.....	.....210,825		6.....
52517P VV 0	LEHMAN BROTHERS HLDG.....				04/03/2014	CAPITALIZED INTEREST.....		.....	.....222,893		6.....
863667 AF 8	STRYKER CORP.....				04/28/2014	GOLDMAN SACHS.....		3,964,960	4,000,000		1FE.....
906548 CK 6	UNION ELECTRIC CO.....				04/01/2014	mitsubishi ufj sec intl plc.....		2,387,570	2,388,000		1FE.....
931142 DP 5	WAL-MART STORES INC.....				04/15/2014	CHASE SECURITIES.....		3,984,480	4,000,000		1FE.....
3899999. Total Bonds - Industrial and Miscellaneous.....								15,337,030	15,821,718	4,625	XXX.....
8399997. Total Bonds - Part 3.....								15,337,030	15,821,718	4,625	XXX.....
8399999. Total Bonds.....								15,337,030	15,821,718	4,625	XXX.....
9999999. Total Bonds, Preferred and Common Stocks.....								15,337,030	XXX.....	4,625	XXX.....

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues:.....0.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2			3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
												11	12	13	14	15								
CUSIP Identification	Description			F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value At Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Design- ation or Market Indicator (a)	
Bonds - U.S. Government																								
36201N	K9	0	GOVERNMENT NATL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		1,390	1,390	1,439	1,396	.....	.....(6)	.....	.....(6)	.....	.....1,390	.....	.....	.....0	35	11/15/2032	1.....	
36210T	Q2	5	GOVERNMENT NATL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		2,577	2,577	2,680	2,578	.....	.....(2)	.....	.....(2)	.....	.....2,577	.....	.....	.....0	64	04/15/2029	1.....	
36210X	T7	2	GOVERNMENT NATL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		367	367	382	368	.....	.....	.....	.....0	.....	.....367	.....	.....	.....0	9	04/15/2029	1.....	
36213E	PQ	3	GOVERNMENT NATL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		24,238	24,238	24,160	24,234	.....	.....3	.....	.....3	.....	.....24,238	.....	.....	.....0	606	12/15/2031	1.....	
0599999. Total Bonds - U.S. Government.....								28,572	28,572	28,661	28,576	0	(5)	0	(5)	0	28,572	0	0	0	714	XXX...	..XXX...	
Bonds - U.S. Special Revenue and Special Assessment																								
312903	KT	3	FED HOME LOAN MTG CORP.....	....	06/15/2014	MBS PAYDOWN.....		1,470	1,470	1,506	1,470	.....	.....	.....	.....0	.....	.....1,470	.....	.....	.....0	51	01/15/2021	1.....	
312905	WS	7	FED HOME LOAN MTG CORP.....	....	06/01/2014	MBS PAYDOWN.....		401	401	410	401	.....	.....	.....	.....0	.....	.....401	.....	.....	.....0	14	05/15/2021	1.....	
3133T6	M8	1	FED HOME LOAN MTG CORP.....	....	06/01/2014	MBS PAYDOWN.....		4,725	4,725	4,430	4,696	.....	.....30	.....	.....30	.....	.....4,725	.....	.....	.....0	119	04/15/2026	1.....	
31340Y	FN	4	FED HOME LOAN MTG CORP.....	....	06/15/2014	MBS PAYDOWN.....		805	805	832	805	.....	.....(1)	.....	.....(1)	.....	.....805	.....	.....	.....0	28	03/15/2020	1.....	
31358E	JG	8	FED NATIONAL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		459	459	398	457	.....	.....2	.....	.....2	.....	.....459	.....	.....	.....0	13	06/25/2020	1.....	
31358E	QE	5	FED NATIONAL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		839	839	863	839	.....	.....(1)	.....	.....(1)	.....	.....839	.....	.....	.....0	31	06/25/2020	1.....	
31358J	SN	2	FED NATIONAL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		353	353	361	353	.....	.....	.....	.....0	.....	.....353	.....	.....	.....0	12	09/25/2021	1.....	
31358L	JB	3	FED NATIONAL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		950	950	969	951	.....	.....(1)	.....	.....(1)	.....	.....950	.....	.....	.....0	34	01/25/2022	1.....	
31359D	6L	2	FED NATIONAL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		7,151	7,151	6,836	7,136	.....	.....15	.....	.....15	.....	.....7,151	.....	.....	.....0	192	09/25/2023	1.....	
3837H0	QK	2	GOVERNMENT NATL MTG ASSN.....	....	06/01/2014	MBS PAYDOWN.....		6,136	6,136	5,918	6,121	.....	.....15	.....	.....15	.....	.....6,136	.....	.....	.....0	182	06/20/2026	1.....	
3199999. Total Bonds - U.S. Special Revenue and Special Assessment.....								23,289	23,289	22,523	23,229	0	59	0	59	0	23,289	0	0	0	676	XXX...	..XXX...	
Bonds - Industrial and Miscellaneous																								
25468P	CA	2	DISNEY WALT CO.....	....	06/20/2014	MATURITY.....		3,000,000	3,000,000	3,236,700	3,014,265	.....	.....(14,265)	.....	.....(14,265)	.....	.....3,000,000	.....	.....	.....0	93,000	06/20/2014	1FE.....	
377372	AA	5	GLAXOSMITHKLINE CAPITAL.....	....	04/15/2014	MATURITY.....		2,000,000	2,000,000	1,862,740	1,994,899	.....	.....5,101	.....	.....5,101	.....	.....2,000,000	.....	.....	.....0	43,750	04/15/2014	1FE.....	
40428E	JQ	3	HSBC BANK USA.....	....	04/01/2014	MATURITY.....		3,000,000	3,000,000	2,842,500	2,993,657	.....	.....6,343	.....	.....6,343	.....	.....3,000,000	.....	.....	.....0	69,375	04/01/2014	1FE.....	
52517P	F6	3	LEHMAN BROTHERS HLDG.....	....	04/03/2014	DIRECT.....		130,567	210,825	13,565	13,861	.....	.....	.....	.....0	.....	.....13,861	.....	.....116,706	116,706	.....	04/04/2016	6.....	
52517P	VV	0	LEHMAN BROTHERS HLDG.....	....	04/03/2014	DIRECT.....		130,525	222,893	14,186	14,400	.....	.....	.....	.....0	.....	.....14,400	.....	.....116,125	116,125	.....	03/13/2014	6.....	
74955E	AA	7	RGS (I&M) FUNDING CORP.....	....	06/07/2014	SINKING FUND REDEMPTION.....		35,297	35,297	47,501	35,724	.....	.....(427)	.....	.....(427)	.....	.....35,297	.....	.....	.....0	1,731	12/07/2022	4AM.....	
921796	LE	6	VANDERBILT MTGE FINANCE.....	....	04/01/2014	MBS PAYDOWN.....		106,506	106,506	106,496	106,494	.....	.....12	.....	.....12	.....	.....106,506	.....	.....	.....0	2,350	06/07/2027	1FE.....	
92931N	AB	6	WPP FINANCE CORP.....	F...	06/15/2014	MATURITY.....		2,000,000	2,000,000	2,038,720	2,002,827	.....	.....(2,827)	.....	.....(2,827)	.....	.....2,000,000	.....	.....	.....0	58,750	06/15/2014	2FE.....	
3899999. Total Bonds - Industrial and Miscellaneous.....								10,402,895	10,575,521	10,162,408	10,176,127	0	(6,063)	0	(6,063)	0	10,170,064	0	232,831	232,831	268,956	XXX...	..XXX...	
8399997. Total Bonds - Part 4.....								10,454,756	10,627,382	10,213,592	10,227,932	0	(6,009)	0	(6,009)	0	10,221,925	0	232,831	232,831	270,346	XXX...	..XXX...	
8399999. Total Bonds.....								10,454,756	10,627,382	10,213,592	10,227,932	0	(6,009)	0	(6,009)	0	10,221,925	0	232,831	232,831	270,346	XXX...	..XXX...	
9999999. Total Bonds, Preferred and Common Stocks.....								10,454,756	XXX.....	10,213,592	10,227,932	0	(6,009)	0	(6,009)	0	10,221,925	0	232,831	232,831	270,346	XXX...	..XXX...	

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues:.....0.

Sch. DB-Pt A-Sn 1
NONE

Sch. DB-Pt A-Sn 1-Footer A
NONE

Sch. DB-Pt A-Sn 1-Footer B
NONE

Sch. DB-Pt B-Sn 1
NONE

Sch. DB-Pt B-Sn 1-Footer A
NONE

Sch. DB-Pt B-Sn 1-Footer B
NONE

Sch. DB-Pt B-Sn 1B-Broker List
NONE

Sch. DB-Pt D-Sn 1
NONE

Sch. DB-Pt D-Sn 2
NONE

Sch. DL-Pt. 1
NONE

Sch. DL-Pt. 2
NONE

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
Fifth Third..... Cincinnati, oh.....					(5,950,975)	(1,035,385)	(3,929,581)	XXX..
JPMorgan Chase..... New York, NY.....					13,275,628	6,637,110	8,111,270	XXX..
0199999. Total Open Depositories.....	XXX	XXX	0	0	7,324,653	5,601,725	4,181,689	XXX..
0399999. Total Cash on Deposit.....	XXX	XXX	0	0	7,324,653	5,601,725	4,181,689	XXX..
0599999. Total Cash.....	XXX	XXX	0	0	7,324,653	5,601,725	4,181,689	XXX..

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year

NONE