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## AMENDED FILING EXPLANATION

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Changes made by Auditors:

1. Page 2, Line 1 –  
Reduced Bonds for principal payments of \$8,642
2. Page 3, Line 8.3 –  
Increased Interest Maintenance Reserve by \$2,027
3. Page 3, Line 15 -  
Increased amounts withheld by \$3,454
4. Page 4, Line 1 –  
Increased Premiums by \$1,670
5. Page 4, Line 3 –  
Increased net investment income by \$8,871
6. Page 4, Line 8.3 –  
Added Advertising Income of \$6,673
7. Page 4, Line 21 -  
Reduced general expenses by a total of \$8,130
8. Page 4, Line 25 –  
Reduced to zero
9. Page 4, Line 27 –  
Increased Net Gain before refunds to \$74,997
10. Page 4, Line 30 –  
Reduced Capital Gains to \$12,578
11. Page 4, Line 31 –  
Reduced Net Income to \$56,896
12. Page 4, Line 34 –  
Reduced Unrealized Capital losses to \$6,623
13. Page 4, Line 47 –  
Unassigned Surplus was reduced by \$14,123 to \$2,495,496
14. Page 6, Analysis by Lines of Business –  
Various lines changed to reflect the above Audit changes
15. Page 8, Net Investment Income, Line 1.2 -  
Bond Income increased by \$7,584 and Line 2.2 Stock Income increased by \$1,287
16. Page 8, Capital Gain & Losses –  
Changed to \$12,578
17. Page 9, Premiums on Line Insurance –  
Increased by \$1,670
18. Page 11, General Expenses –  
Various expenses decreased by \$8,130
19. Footnotes 1A, 20c and 30.1 –  
Changed to reflect the above Audit changes

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## AMENDED FILING EXPLANATION

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20. Page 21, Five Year History, Col. 1, 2014 –  
Changed to reflect the above Audit changes
21. Page 23, et.al. –  
Changed lines 20-23 Policy Exhibits to more accurate amounts
22. Page 25, Interest Maintenance Reserve –  
Increased by \$2,027
23. Page 27, Asset Valuation Reserves –  
Categories 1 to 6 changed and the total reduced by \$8,641
24. Page 45, Schedule S – Part 7 –  
Changes made to reflect above Audit changes
25. Page S101, Summary of Investments –  
Changed to reflect Audit changes
26. Page S103, Schedule D – Verification Between Years –  
Changed to reflect above Audit changes
27. Page S104 – Summary by Country, Line 8 –  
Reduced by \$8,641
28. Page S107, S108, & S109 –  
Changed to reflect Audit changes
29. Page E10, E12, E13 & E14 –  
Changed to reflect various Audit changes



# ANNUAL STATEMENT

For the Year Ended December 31, 2014  
of the Condition and Affairs of the  
**CZECH CATHOLIC UNION**

NAIC Group Code.....0000, 0000 (Current Period) (Prior Period)	NAIC Company Code..... 56324	Employer's ID Number..... 34-0105780
Organized under the Laws of OH	State of Domicile or Port of Entry OH	Country of Domicile US
Incorporated/Organized.....January 1, 1899	Commenced Business.....January 1, 1899	
Statutory Home Office	5349 DOLLOFF ROAD..... CLEVELAND .... OH ..... US ..... 44127 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	5349 DOLLOFF ROAD..... CLEVELAND .... OH ..... US..... 44127 (Street and Number) (City or Town, State, Country and Zip Code)	216-341-0444 (Area Code) (Telephone Number)
Mail Address	5349 DOLLOFF ROAD..... CLEVELAND .... OH ..... US ..... 44127 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	5349 DOLLOFF ROAD..... CLEVELAND .... OH ..... US ..... 44127 (Street and Number) (City or Town, State, Country and Zip Code)	216-341-0444 (Area Code) (Telephone Number)
Internet Web Site Address	WWW.CZECHCCU.ORG	
Statutory Statement Contact	ROBERT L CERMAK (Name) INSURANCE@CZECHCCU.ORG (E-Mail Address)	216-341-0444 (Area Code) (Telephone Number) (Extension) 216-341-0711 (Fax Number)

## OFFICERS

<b>Name</b>	<b>Title</b>	<b>Name</b>	<b>Title</b>
1. ROBERT L CERMAK	PRESIDENT	2. JANE M MILCZEWSKI	SECRETARY
3. AUDREY SCHMIDT #	1ST VICE PRESIDENT	4. STEIMLA & ASSOCIATES	ACTUARY

## OTHER

## DIRECTORS OR TRUSTEES

KARLA MAHONEY #	DOLORES JACKLIN	TIMOTHY NOVAK	JOSEPH KOCAB
CINDY KVETON	MARYANN LANGEVIN		

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

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

(Signature) ROBERT L CERMAK	(Signature) JANE M MILCZEWSKI	(Signature) AUDREY SCHMIDT
1. (Printed Name) PRESIDENT	2. (Printed Name) SECRETARY	3. (Printed Name) 1ST VICE PRESIDENT
(Title)	(Title)	(Title)

Subscribed and sworn to before me

This \_\_\_\_\_ day of \_\_\_\_\_ 2015

a. Is this an original filing?

Yes [ ] No [ x ]

b. If no 1. State the amendment number

2

2. Date filed

June 22, 2015

3. Number of pages attached

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	15,021,856		15,021,856	12,728,955
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	.50,000		.50,000	50,000
2.2 Common stocks.....	.829,501		.829,501	1,234,685
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	.44,786		.44,786	44,930
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....1,118,232, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	.1,118,232		.1,118,232	1,832,995
6. Contract loans (including \$.....0 premium notes).....	.144,424		.144,424	145,706
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	.0	.0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.17,208,799	.0	.17,208,799	.16,037,271
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	.135,407		.135,407	.138,179
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	.866		.866	1,116
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			0	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....			0	
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....			0	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	.0	.0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	.17,345,072	.0	.17,345,072	.16,176,566
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	.17,345,072	.0	.17,345,072	.16,176,566

**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. ....			0	
2502. ....			0	
2503. ....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	.0	.0	0	0

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life certificates and contracts (Exhibit 5, Line 9999999) (including \$.....0 Modco Reserve).....	14,256,057	13,190,745
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10 and 11).....	24,941	25,274
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10 and 11).....		
5. Refunds due and unpaid (Exhibit 4, Line 10).....		
6. Provision for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment.....	40,000	50,000
6.2 Not yet apportioned.....		
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	30,895	1,670
8. Contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts.....		
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....		
8.3 Interest Maintenance Reserve (IMR, Line 6).....	100,247	95,680
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....0 ; accident and health \$.....0 and deposit-type contract funds \$.....0.....		
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	51,333	25,721
12. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....		
13. Taxes, licenses and fees due or accrued (Exhibit 3, Line 8, Col. 6).....	954	935
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....	32,782	27,239
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances.....		
17. Remittances and items not allocated.....		
18. Net adjustment in assets and liabilities due to foreign exchange rates.....		
19. Liability for benefits for employees and fieldworkers if not included above.....		
20. Borrowed money \$.....0 and interest thereon \$.....0.....		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve (AVR, Line 16, Col. 7).....	312,367	387,714
21.2 Reinsurance in unauthorized and certified (\$.....0) companies.....		
21.3 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
21.4 Payable to subsidiaries and affiliates.....		
21.5 Drafts outstanding.....		
21.6 Funds held under coinsurance.....		
21.7 Derivatives.....		
21.8 Payable for securities.....		
21.9 Payable for securities lending.....		
22. Aggregate write-ins for liabilities.....	0	1,712
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	14,849,576	13,806,690
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	14,849,576	13,806,690
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	0	0
29. Unassigned funds.....	2,495,496	2,369,876
30. Total (Lines 26 through 29) (Page 4, Line 47) (including \$.....0 in Separate Accounts statement).....	2,495,496	2,369,876
31. Totals (Lines 25 + 30) (Page 2, Line 28, Col. 3).....	17,345,072	16,176,566

**DETAILS OF WRITE-INS**

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

# CZECH CATHOLIC UNION

## SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1).....	1,309,875	1,070,881
2. Considerations for supplementary contracts with life contingencies.....	.....	.....
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	806,817	698,112
4. Amortization of Interest Maintenance Reserve (IMR, Line 5).....	13,176	8,899
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	.....	.....
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....	.....	.....
7. Reserve adjustments on reinsurance ceded.....	.....	.....
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	.....	.....
8.2 Charges and fees for deposit-type contracts.....	.....	.....
8.3 Aggregate write-ins for miscellaneous income.....	6,673	0
9. Totals (Lines 1 to 8.3).....	2,136,541	1,777,892
10. Death benefits.....	201,556	147,166
11. Matured endowments (excluding guaranteed annual pure endowments).....	.....	.....
12. Annuity benefits.....	377,497	381,238
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0	.....	.....
14. Surrender benefits and withdrawals for life contracts.....	68,074	60,555
15. Interest and adjustments on contract or deposit-type contracts funds.....	.....	.....
16. Payments on supplementary contracts with life contingencies.....	.....	.....
17. Increase in aggregate reserve for life and accident and health contracts.....	1,065,312	857,786
18. Totals (Lines 10 to 17).....	1,712,439	1,446,745
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1 less Col. 5).....	.....	.....
20. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1 less Col. 5).....	.....	.....
21. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6).....	339,403	263,225
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	9,702	9,209
23. Increase in loading on deferred and uncollected premiums.....	.....	.....
24. Net transfers to or (from) Separate Accounts net of reinsurance.....	.....	.....
25. Aggregate write-ins for deductions.....	0	0
26. Totals (Lines 18 to 25).....	2,061,544	1,719,179
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	74,997	58,713
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	30,679	535
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	44,318	58,178
30. Net realized capital gains (losses) less capital gains tax of \$.....0 (excluding \$.....17,743 transferred to the IMR).....	12,578	248,020
31. Net income (Lines 29 + 30).....	56,896	306,198
<b>SURPLUS ACCOUNT</b>		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	2,369,876	2,103,389
33. Net income from operations (Line 31).....	56,896	306,198
34. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0	(4,479)	(139,145)
35. Change in net unrealized foreign exchange capital gain (loss).....	.....	.....
36. Change in nonadmitted assets.....	.....	.....
37. Change in liability for reinsurance in unauthorized and certified companies.....	.....	.....
38. Change in reserve on account of change in valuation basis, (increase) or decrease.....	.....	.....
39. Change in asset valuation reserve.....	75,347	100,764
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....	.....	.....
41. Other changes in surplus in Separate Accounts statement.....	.....	.....
42. Change in surplus notes.....	.....	.....
43. Cumulative effect of changes in accounting principles.....	.....	.....
44. Change in surplus as a result of reinsurance.....	.....	.....
45. Aggregate write-ins for gains and losses in surplus.....	(2,144)	(1,330)
46. Net change in surplus for the year (Lines 33 through 45).....	125,620	266,487
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	2,495,496	2,369,876

### DETAILS OF WRITE-INS

08.301. PATRON-CONVENTION ADVERTISING INCOME.....	6,673	.....
08.302. .....	.....	.....
08.303. .....	.....	.....
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	6,673	0
2501. .....	.....	.....
2502. .....	.....	.....
2503. .....	.....	.....
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0
4501. Audit Adjustment.....	.....	(1,330)
4502. Audit Adjustment-Duplication of Consideration on Stock.....	(2,144)	.....
4503. .....	.....	.....
4598. Summary of remaining write-ins for Line 45 from overflow page.....	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above).....	(2,144)	(1,330)

## ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	Insurance						8	9
		2	3	4	5	6	7		
	Total	Life Insurance	Individual Annuities	Supplementary Contracts	Accident and Health	Aggregate of All Other Lines of Business	Total (Columns 2 through 6)	Fraternal	Expense
1. Premiums and annuity considerations for life and accident and health contracts.....	1,309,875	74,376	1,235,499				1,309,875		
2. Considerations for supplementary contracts with life contingencies.....	0						0		
3. Net investment income.....	806,817	403,409	403,408				806,817		
4. Amortization of interest maintenance reserve (IMR).....	13,176	6,588	6,588				13,176		
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						0		
6. Commissions and expense allowances on reinsurance ceded.....	0						0		
7. Reserve adjustments on reinsurance ceded.....	0						0		
8. Miscellaneous Income:									
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts.....	0						0		
8.2 Charges and fees for deposit-type contracts.....	0						0		
8.3 Aggregate write-ins for miscellaneous income.....	6,673	3,336	3,337	0	0	0	6,673	0	0
9. Totals (Lines 1 to 8.3).....	2,136,541	487,709	1,648,832	0	0	0	2,136,541	0	0
10. Death benefits.....	201,556	201,556					201,556		
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						0		
12. Annuity benefits.....	377,497		377,497				377,497		
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0	0						0		
14. Surrender benefits and withdrawals for life contracts.....	68,074	68,074					68,074		
15. Interest and adjustments on contract or deposit-type contract funds.....	0						0		
16. Payments on supplementary contracts with life contingencies.....	0						0		
17. Increase in aggregate reserve for life and accident and health certificates and contracts.....	1,065,312	(24,562)	1,089,874				1,065,312		
18. Totals (Lines 10 to 17).....	1,712,439	245,068	1,467,371	0	0	0	1,712,439	0	0
19. Commissions on premiums and annuity considerations and deposit-type funds (direct business only).....	0						0		
20. Commissions and expense allowances on reinsurance assumed.....	0						0		
21. General insurance expenses and fraternal expenses.....	339,403	144,744	144,744				289,488	49,915	
22. Insurance taxes, licenses and fees.....	9,702	9,702					9,702		
23. Increase in loading on deferred and uncollected premiums.....	0						0		
24. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						0		
25. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0
26. Totals (Lines 18 to 25).....	2,061,544	399,514	1,612,115	0	0	0	2,011,629	49,915	0
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	74,997	88,195	36,717	0	0	0	124,912	(49,915)	0
28. Refunds to members.....	30,679	30,679					30,679		
29. Net gain from operations after refunds to members and before realized capital gains or (losses) (Line 27 minus Line 28).....	44,318	57,516	36,717	0	0	0	94,233	(49,915)	0

## DETAILS OF WRITE-INS

DETAILS OF WRITE-INS									
08.301. CONVENTION PATRON ADVERTISING INCOME.....	.....	6,673	.....	3,336	.....	3,337	.....	.....	.....
08.302. ....	.....	0	.....	.....	.....	.....	.....	.....	.....
08.303. ....	.....	0	.....	.....	.....	.....	.....	.....	.....
08.398. Summary of remaining write-ins for Item 8.3 from overflow page.....	.....	0	.....	0	.....	0	.....	0	.....
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398 above) (Line 8.3 above).....	.....	6,673	.....	3,336	.....	3,337	.....	.....	.....
2501. ....	.....	0	.....	.....	.....	.....	.....	.....	.....
2502. ....	.....	0	.....	.....	.....	.....	.....	.....	.....
2503. ....	.....	0	.....	.....	.....	.....	.....	.....	.....
2598. Summary of remaining write-ins for Item 25 from overflow page.....	.....	0	.....	0	.....	0	.....	0	.....
2599. Totals (Lines 2501 thru 2503 plus 2598 above) (Line 25 above).....	.....	0	.....	0	.....	0	.....	0	.....

**EXHIBIT OF NET INVESTMENT INCOME**

		1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....	2,231	2,231
1.1 Bonds exempt from U.S. tax.....	(a).....		
1.2 Other bonds (unaffiliated).....	(a).....	730,548	727,776
1.3 Bonds of affiliates.....	(a).....		
2.1 Preferred stocks (unaffiliated).....	(b).....	2,844	2,844
2.11 Preferred stocks of affiliates.....	(b).....		
2.2 Common stocks (unaffiliated).....		48,999	48,239
2.21 Common stocks of affiliates.....			
3. Mortgage loans.....	(c).....		
4. Real estate.....	(d).....	3,000	3,000
5. Contract loans.....		8,219	8,219
6. Cash, cash equivalents and short-term investments.....	(e).....	22,747	22,747
7. Derivative instruments.....	(f).....		
8. Other invested assets.....			
9. Aggregate write-ins for investment income.....		0	0
10. Total gross investment income.....		818,588	815,056
11. Investment expenses.....	(g).....	5,000	
12. Investment taxes, licenses and fees, excluding federal income taxes.....	(g).....	1,908	
13. Interest expense.....	(h).....		
14. Depreciation on real estate and other invested assets.....	(i).....	1,331	
15. Aggregate write-ins for deductions from investment income.....		0	
16. Total deductions (Lines 11 through 15).....		8,239	
17. Net investment income (Line 10 minus Line 16).....		806,817	

**DETAILS OF WRITE-INS**

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

(a) Includes \$....5,210 accrual of discount less \$....25,607 amortization of premium and less \$....39,062 paid for accrued interest on purchases.  
 (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.  
 (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.  
 (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.  
 (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.  
 (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.  
 (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.  
 (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.  
 (i) Includes \$....1,331 depreciation on real estate and \$.....0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....			0		
1.1 Bonds exempt from U.S. tax.....			0		
1.2 Other bonds (unaffiliated).....	17,743		17,743	(422)	
1.3 Bonds of affiliates.....			0		
2.1 Preferred stocks (unaffiliated).....			0		
2.11 Preferred stocks of affiliates.....			0		
2.2 Common stocks (unaffiliated).....	12,578		12,578	(4,057)	
2.21 Common stocks of affiliates.....			0		
3. Mortgage loans.....			0		
4. Real estate.....			0		
5. Contract loans.....			0		
6. Cash, cash equivalents and short-term investments.....			0		
7. Derivative instruments.....			0		
8. Other invested assets.....			0		
9. Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10. Total capital gains (losses).....	30,321	0	30,321	(4,479)	0

**DETAILS OF WRITE-INS**

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

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

	1 Total	Insurance					7 Fraternal	8 Expense
		2 Life Insurance	3 Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business	6 Total (Columns 2 through 5)		
<b>FIRST YEAR (other than single)</b>								
1. Uncollected.....	0					0		
2. Deferred and accrued.....	0					0		
3. Deferred, accrued & uncollected:								
3.1 Direct.....	0					0		
3.2 Reinsurance assumed.....	0					0		
3.3 Reinsurance ceded.....	0					0		
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0
4. Advance.....	0					0		
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct.....	932,840	52,990	879,850			932,840		
6.2 Reinsurance assumed.....	0					0		
6.3 Reinsurance ceded.....	0					0		
6.4 Net.....	932,840	52,990	879,850	0	0	932,840	0	0
7. Line 5 + Line 6.4.....	932,840	52,990	879,850	0	0	932,840	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0					0		
9. First year premiums and considerations:								
9.1 Direct.....	932,840	52,990	879,850			932,840		
9.2 Reinsurance assumed.....	0					0		
9.3 Reinsurance ceded.....	0					0		
9.4 Net (Line 7 - Line 8).....	932,840	52,990	879,850	0	0	932,840	0	0
<b>SINGLE</b>								
10. Single premiums and considerations:								
10.1 Direct.....	42,931	42,931				42,931		
10.2 Reinsurance assumed.....	0					0		
10.3 Reinsurance ceded.....	0					0		
10.4 Net.....	42,931	42,931	0	0	0	42,931	0	0
<b>RENEWAL</b>								
11. Uncollected.....	0					0		
12. Deferred and accrued.....	0					0		
13. Deferred, accrued & uncollected:								
13.1 Direct.....	0					0		
13.2 Reinsurance assumed.....	0					0		
13.3 Reinsurance ceded.....	0					0		
13.4 Net (Line 11 + Line 12).....	0	0	0	0	0	0	0	0
14. Advance.....	30,895	30,895	0	0	0	30,895		
15. Line 13.4 - Line 14.....	(30,895)	(30,895)	0	0	0	(30,895)	0	0
16. Collected during year:								
16.1 Direct.....	363,329	7,680	355,649			363,329		
16.2 Reinsurance assumed.....	0					0		
16.3 Reinsurance ceded.....	0					0		
16.4 Net.....	363,329	7,680	355,649	0	0	363,329	0	0
17. Line 15 + Line 16.4.....	332,434	(23,215)	355,649	0	0	332,434	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	(1,670)	(1,670)	355,649	0	0	(1,670)		
19. Renewal premiums and considerations:								
19.1 Direct.....	334,104	(21,545)	355,649			334,104		
19.2 Reinsurance assumed.....	0					0		
19.3 Reinsurance ceded.....	0					0		
19.4 Net (Line 17 - Line 18).....	334,104	(21,545)	355,649	0	0	334,104	0	0
<b>TOTAL</b>								
20. Total premiums and annuity considerations:								
20.1 Direct.....	1,309,875	74,376	1,235,499	0	0	1,309,875	0	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	1,309,875	74,376	1,235,499	0	0	1,309,875	0	0

# CZECH CATHOLIC UNION

## EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7			
	1 Life	Accident and Health		4 Aggregate of All Other Lines of Business						
		2 Cost Containment	3 All Other							
1. Rent.....	3,000						3,000			
2. Salaries and wages.....	90,679					10,000	100,679			
3.11 Insured benefit plans for employees.....							0			
3.12 Insured benefit plans for fieldworkers.....							0			
3.21 Uninsured benefit plans for employees.....							0			
3.22 Uninsured benefit plans for fieldworkers.....							0			
3.31 Other employee welfare.....							0			
3.32 Other fieldworker welfare.....							0			
4.1 Legal fees and expenses.....	585						585			
4.2 Medical examination fees.....							0			
4.3 Inspection report fees.....							0			
4.4 Fees of public accountants and consulting actuaries.....	141,022						141,022			
4.5 Expense of investigation and settlement of certificate claims.....							0			
5.1 Traveling expenses.....	4,445						4,445			
5.2 Advertising.....	10,140						10,140			
5.3 Postage, express, telegraph and telephone.....	5,669						5,669			
5.4 Printing and stationery.....	1,126						1,126			
5.5 Cost or depreciation of furniture and equipment.....							0			
5.6 Rental of equipment.....	2,865						2,865			
5.7 Cost or depreciation of EDP equipment and software.....							0			
5.8 Lodge supplies less \$.....0 from sales.....	2,022						2,022			
6.1 Books and periodicals.....	.59						.59			
6.2 Bureau and association dues.....	135						135			
6.3 Insurance, except on real estate.....	8,830						8,830			
6.4 Miscellaneous losses.....							0			
6.5 Collection and bank service charges.....							0			
6.6 Sundry general expenses.....	710						710			
7.1 Field expense allowance.....							0			
7.2 Fieldworkers' balances charged off (less \$.....0 recovered).....							0			
7.3 Field conferences other than local meetings.....							0			
8.1 Official publications.....						15,476	15,476			
8.2 Expense of Supreme Lodge Meetings.....						1,827	1,827			
9.1 Real estate expenses.....	6,893				5,000		11,893			
9.2 Investment expenses not included elsewhere.....							0			
9.3 Aggregate write-ins for expenses.....	11,308	0	0	0	0	22,612	33,920			
10. General Expenses Incurred.....	289,488	0	0	0	5,000	(a) 49,915	(b) 344,403			
11. General expenses unpaid December 31, prior year.....	25,721						25,721			
12. General expenses unpaid December 31, current year.....	51,333						51,333			
13. General expenses paid during year (Lines 10 + 11 - 12).....	263,876	0	0	0	5,000	49,915	318,791			

## DETAILS OF WRITE-INS

09.301 SCHOLARSHIP - HIGH SCHOOL GRANTS.....						19,000	19,000
09.302 DONATIONS.....						3,612	3,612
09.303 COPIER SUPPLIES AND COMPUTER REPAIRS.....	11,308						11,308
09.398 Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0	0
09.399 Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	11,308	0	0	0	0	22,612	33,920

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

 1. Charitable \$....3,612; 2. Institutional \$....1,827; 3. Recreational and Health \$.....0; 4. Educational \$....19,000  
 5. Religious \$....5,000; 6. Membership \$....15,476; 7. Other \$....5,000; 8. Total \$....49,915

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

## EXHIBIT 3 - TAXES, LICENSES AND FEES

	Insurance			4	5	6
	1 Life	2 Accident and Health	3 Aggregate of All Other Lines of Business			
1. Real estate taxes.....				1,908		1,908
2. State insurance department licenses and fees.....	1,447					1,447
3. Other state taxes, including \$.....0 for employee benefits.....						0
4. U.S. Social Security taxes.....	6,031					6,031
5. All other taxes.....	2,224					2,224
6. Taxes, licenses and fees Incurred.....	9,702	0	0	1,908	0	11,610
7. Taxes, licenses and fees unpaid December 31, prior year.....	935					.935
8. Taxes, licenses and fees unpaid December 31, current year.....				954		.954
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	10,637	0	0	954	0	11,591

## EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums.....		
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....		.40,679
4. Applied to provide paid-up annuities.....		
5. Total (Lines 1 to 4).....	.40,679	0
6. Paid-in cash.....		
7. Left on deposit.....		
8. Aggregate write-ins for dividend or refund.....	0	0
9. Total (Lines 5 to 8).....	.40,679	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....		.40,000
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total (Lines 10 through 14).....	.40,000	0
16. Total from prior year.....		.50,000
17. Total dividends or refunds (Line 9 + 15 - 16).....	.30,679	0

## DETAILS OF WRITE-INS

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

**NOTES TO FINANCIAL STATEMENTS****NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES****A. Accounting Practices**

	State of Domicile	2014	2013
<b>NET INCOME</b>			
(1) CZECH CATHOLIC UNION state basis (Page 4, Line 31, Columns 1 & 2)	OH	56,896	306,198
(2) State Prescribed Practices that increase/(decrease) NAIC SAP			
(3) State Permitted Practices that increase/(decrease) NAIC SAP			
(4) NAIC SAP (1 – 2 – 3 = 4)	OH	56,896	306,198
<b>SURPLUS</b>			
(5) CZECH CATHOLIC UNION state basis (Page 3, line 30, Columns 1 & 2)	OH	2,495,496	2,369,876
(6) State Prescribed Practices that increase/(decrease) NAIC SAP			
(7) State Permitted Practices that increase/(decrease) NAIC SAP			
(8) NAIC SAP (5 – 6 – 7 = 8)	OH	2,495,496	2,369,876

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

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

**C. Accounting Policy**

The life and annuity premiums are recognized as income when earned. Expenses incurred in connection with acquiring new insurance are charged to operations as incurred.

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

In addition, the Union uses the following accounting policies:

- (1) Bonds are stated at amortized cost using the interest method.
- (2) Common Stocks are stated at market.
- (3) Preferred Stocks are stated at cost.
- (4) Subsidiaries controlled and affiliated companies - None.
- (5) Joint ventures, partnerships, and limited liability companies - None.
- (6) Derivatives - None.
- (7) Premium deficiency calculation - None.
- (8) Short term investments - None.
- (9) Mortgage loans - None.
- (10) Loan backed securities - None.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Union has not modified its capitalization policy for the prior period. Real estate, furniture and fixtures are recorded at cost less depreciation over its estimated useful life.
- (13) Method used for pharmaceutical rebate receivables - Not Applicable.

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**NOTES TO FINANCIAL STATEMENTS**

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**NOTE 2 – ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS**

The 2013 Annual Statement was amended to: reclassify a bond as stock; revise the market value of preferred stocks; Note 1A was expanded; interrogatory 28.01 was expanded; prior year assets were shifted to Common Stock; the AVR was adjusted accordingly; 2013 Dividend Income increased by \$3,476; \$2,146 reclassified from stock to cash; Unrealized Gain of \$2,146 recognized; Audit Adjustment to Surplus of \$1,330; increase in surplus of \$429 from the AVR adjustment.

**NOTE 3 – BUSINESS COMBINATIONS AND GOODWILL - NOT APPLICABLE.****NOTE 4 – DISCONTINUED OPERATIONS - NOT APPLICABLE****NOTE 5 – INVESTMENTS**

- A. Mortgage Loans, including Mezzanine Real Estate Loans - NONE.
- B. Debt Restructuring - NONE.
- C. Reverse Mortgages - NONE.
- D. Loan-Backed Securities - NONE.
- E. Repurchase Agreements and/or Securities Lending Transactions - NONE.
- F. Real Estate - NONE.
- G. Investments in Low-Income Housing Trade Credits (LIHTC) - NONE.
- H. Restricted Assets - NONE.
- I. Working Capital Finance Investments - NONE.
- J. Offsetting and Netting of Assets and Liabilities - NONE.
- K. Structured Notes - NONE.

**NOTE 6 – JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES - NOT APPLICABLE****NOTE 7 – INVESTMENT INCOME**

- A. Due and accrued income was excluded from Investment Income from Bonds where collection of the amount is uncertain.
- B. The amount excluded was \$0.

**NOTE 8 – DERIVATIVE INSTRUMENTS - NONE.****NOTE 9 – INCOME TAXES - NOT APPLICABLE.****NOTE 10 – INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES - NOT APPLICABLE.****NOTE 11 – DEBT - NONE.****NOTE 12 – RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS - NOT APPLICABLE.****NOTE 13 – CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS - NOT APPLICABLE.****NOTE 14 – LIABILITIES, CONTINGENCIES AND ASSESSMENTS - NOT APPLICABLE.****NOTE 15 – LEASES - NONE.****NOTE 16 – INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK - NOT APPLICABLE.****NOTE 17 – SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES - NOT APPLICABLE.**

**NOTES TO FINANCIAL STATEMENTS**

**NOTE 18 – GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE PORTION OF PARTIALLY INSURED PLANS - NOT APPLICABLE.**

**NOTE 19 – DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS - NONE.**

**NOTE 20 – FAIR VALUE MEASUREMENTS**

**A.**

(1) Fair Value Measurements at Reporting Date

Assets at Fair Value		Level 1	Level 2	Level 3	Total
COMMON STOCK		829,501			829,501
Total		829,501			829,501
Liabilities at Fair Value		Level 1	Level 2	Level 3	Total
Total					

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

a. Assets	Beginning Balance at 1/1/2014	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2014
Total										
b. Liabilities	Beginning Balance at 1/1/2014	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2014
Total										

(3) Policy for determining when transfers between levels are recognized - Not Applicable.

(4) Fair value market values are provided by investment brokers as determined by listed market price at December 31, 2014.

(5) Derivatives - None.

**B.** Not Applicable.

**C.**

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
BONDS	16,143,381	15,021,856		16,143,381		
PREFERRED STOCKS	48,060	50,000		48,060		
COMMON STOCKS	829,501	829,501	829,501			
CASH & SHORT-TERM INVESTMENTS	1,118,232	1,118,232	1,118,232			
Total	18,139,174	17,028,231	1,947,733	16,191,441		

**D.** Not Practicable to Estimate Fair Value

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

**NOTE 21 – OTHER ITEMS - NONE.**

**NOTE 22 – EVENTS SUBSEQUENT - NONE.**

**NOTE 23. – REINSURANCE**

**A.** Ceded Reinsurance Report

Section1 – General Interrogatories

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

Section 2 – Ceded Reinsurance Report – Part A

**NOTES TO FINANCIAL STATEMENTS**

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

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 0

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$ 0

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? NO

## Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 0

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? NO

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

## B. Uncollectible Reinsurance -Not Applicable.

(1) CZECH CATHOLIC UNION has written off in the current year reinsurance balances due from the entities listed below, the amount of:

a.	Claims incurred	
b.	Claims adjustment expenses incurred	
c.	Premiums earned	
d.	Other	
	Entity	Amount

## C. Commutation of Ceded Reinsurance

CZECH CATHOLIC UNION has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

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

## D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

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

a.

Name of Certified Reinsurer	Relationship to Reporting Entity	Date of Action	Jurisdiction of Action	Before	After	Net Obligation Subject to Collateral	Collateral Required (But Not Received)
				0.000	0.000		

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

a.

Date of Action	Jurisdiction of Action	Before	After	Net Obligation Subject to Collateral	Collateral Required (But Not Received)
		0.000	0.000		

**NOTE 24. – RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDTERMINATION - NOT APPLICABLE.**

**NOTES TO FINANCIAL STATEMENTS****NOTE 25. – CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES - NOT APPLICABLE.****NOTE 26. – INTERCOMPANY POOLING ARRANGEMENTS - NOT APPLICABLE.****NOTE 27. –STRUCTURED SETTLEMENTS - NOT APPLICABLE.****NOTE 28. –HEALTH CARE RECEIVABLES - NOT APPLICABLE.****NOTE 29. – PARTICIPATING POLICIES**

- A. For the year 2014, 100% of the life business is participating.
- B. Dividends are accounted for as shown in Exhibit 4.
- C. The Union paid dividends in the amount of \$40,679 to policyholders.
- D. The Union did not allocate any additional income to participating policies.

**NOTE 30. – PREMIUM DEFICIENCY RESERVES - NOT APPLICABLE****NOTE 31. – RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS**

- (1) The Union waives deduction of deferred fractional premiums upon death of insured and returns any portion of final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums - not applicable
- (3) Not applicable.
- (4) The Tabular Interest (page 7, line 4) has been determined from the basic data for the calculation of policy reserves. The Tabular Less Actual Reserve Released (page 7, line 5) has been determined from the basic data for the calculation of policy reserves and the actual reserves released. The Tabular Cost (page 7, line 9) has been determined by formula as described in the instructions for page 7.
- (5) For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the tabular interest is calculated as one hundredth of the product as such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.
- (6) The details for other changes: - None.

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

A.	Subject to Discretionary Withdrawal:	General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1)	With fair value adjustment					0.000
(2)	At book value less current surrender charge of 5% or more					0.000
(3)	At fair value					0.000
(4)	Total with adjustment or at fair value (total of 1 through 3)					0.000
(5)	At book value without adjustment (minimal or no charge or adjustment)	7,646,123			7,646,123	100.000
B.	Not subject to discretionary withdrawal					0.000
C.	Total (gross: direct + assumed)	7,646,123			7,646,123	100.000
D.	Reinsurance ceded					
E.	Total (net (C) - (D))	7,646,123			7,646,123	

F. Life and Accident &amp; Health Annual Statement:

(1)	Exhibit 5, Annuities, Total (net)	7,646,123
(2)	Exhibit 5, Supplementary contracts with life contingencies, Total (net)	
(3)	Exhibit 7, Deposit-type contracts, Line 14, Column 1	
(4)	Subtotal	7,646,123

Separate Accounts Statement:

(5)	Exhibit 3, Line 0299999, Column 2	
(6)	Exhibit 3, Line 0399999, Column 2	
(7)	Policyholder dividend and coupon accumulations	
(8)	Policyholder premiums	
(9)	Guaranteed interest contracts	
(10)	Other contract deposit funds	
(11)	Subtotal	
(12)	Combined Total	7,646,123

**NOTES TO FINANCIAL STATEMENTS**

## G. FHLB (Federal Home Loan Bank) Agreements

		Current Year	Prior Year
(2)	FHLB stock purchased owned as part of the agreement		
(3)	Collateral pledged to the FHLB		
(4)	Funding capacity currently available		
(5)	Total reserves related to funding agreement		
(6)	Agreement assets and liabilities		
	General Account:		
a.	Assets		
b.	Liabilities		
	Separate Account:		
c.	Assets		
d.	Liabilities		

**NOTE 33. –PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED**

## A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2014 were:

		Gross	Net of Loading
(1)	Industrial		
(2)	Ordinary new business		
(3)	Ordinary renewal	866	866
(4)	Credit life		
(5)	Group life		
(6)	Group annuity		
(7)	Totals	866	866

**NOTE 34. – SEPARATE ACCOUNTS - NONE.****NOTE 35. – LOSS/CLAIM ADJUSTMENT EXPENSES - NONE.**

# CZECH CATHOLIC UNION

## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES - GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?	Yes [ ] No [X]												
If yes, complete Schedule Y, Parts 1, 1A and 2.													
1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes [ ] No [ ] N/A [X]												
1.3 State regulating? <u>OHIO</u>													
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 [X] No [ ]												
2.2 If yes, date of change: <u>08/26/2014</u>													
3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. <u>12/31/2013</u>													
3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. <u>12/31/2013</u>													
3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). <u>01/26/2015</u>													
3.4 By what department or departments? <u>Ohio Department of Insurance</u>													
3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? <u>Yes [ ] No [ ] N/A [X]</u>													
3.6 Have all of the recommendations within the latest financial examination report been complied with? <u>Yes [ ] No [ ] N/A [X]</u>													
4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:													
4.11 sales of new business? <u>Yes [ ] No [X]</u>													
4.12 renewals? <u>Yes [ ] No [X]</u>													
4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:													
4.21 sales of new business? <u>Yes [ ] No [X]</u>													
4.22 renewals? <u>Yes [ ] No [X]</u>													
5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? <u>Yes [ ] No [X]</u>													
5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">1 Name of Entity</td> <td style="width: 33%; text-align: center;">2 NAIC Co. Code</td> <td style="width: 33%; text-align: center;">3 State of Domicile</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>		1 Name of Entity	2 NAIC Co. Code	3 State of Domicile									
1 Name of Entity	2 NAIC Co. Code	3 State of Domicile											
6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? <u>Yes [ ] No [X]</u>													
6.2 If yes, give full information:													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1 Nationality</td> <td style="width: 50%; text-align: center;">2 Type of Entity</td> </tr> <tr> <td> </td> <td> </td> </tr> </table>		1 Nationality	2 Type of Entity										
1 Nationality	2 Type of Entity												
7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? <u>Yes [ ] No [X]</u>													
7.2 If yes,													
7.21 State the percentage of foreign control <u>.....%</u>													
7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1 Nationality</td> <td style="width: 50%; text-align: center;">2 Type of Entity</td> </tr> <tr> <td> </td> <td> </td> </tr> </table>		1 Nationality	2 Type of Entity										
1 Nationality	2 Type of Entity												
8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? <u>Yes [ ] No [X]</u>													
8.2 If response to 8.1 is yes, please identify the name of the bank holding company.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 16.66%; text-align: center;">1 Affiliate Name</td> <td style="width: 16.66%; text-align: center;">2 Location (City, State)</td> <td style="width: 16.66%; text-align: center;">3 FRB</td> <td style="width: 16.66%; text-align: center;">4 OCC</td> <td style="width: 16.66%; text-align: center;">5 FDIC</td> <td style="width: 16.66%; text-align: center;">6 SEC</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>		1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC						
1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC								
8.3 Is the company affiliated with one or more banks, thrifts or securities firms? <u>Yes [ ] No [X]</u>													
8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 16.66%; text-align: center;">1 Affiliate Name</td> <td style="width: 16.66%; text-align: center;">2 Location (City, State)</td> <td style="width: 16.66%; text-align: center;">3 FRB</td> <td style="width: 16.66%; text-align: center;">4 OCC</td> <td style="width: 16.66%; text-align: center;">5 FDIC</td> <td style="width: 16.66%; text-align: center;">6 SEC</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>		1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC						
1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC								
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? <u>Hudak &amp; Vrana CPA's 20050 Lakeshore Blvd., Euclid, OH 44123</u>													
10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? <u>Yes [ ] No [X]</u>													
10.2 If the response to 10.1 is yes, provide information related to this exemption:													
10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? <u>Yes [ ] No [X]</u>													
10.4 If the response to 10.3 is yes, provide information related to this exemption:													

# CZECH CATHOLIC UNION

## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES - GENERAL

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

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

---

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

---

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

12.11 Name of real estate holding company

---

12.12 Number of parcels involved .....  
 12.13 Total book/adjusted carrying value .....

---

12.2 If yes, provide explanation.

---

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

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

---

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

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

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

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

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 c. Compliance with applicable governmental laws, rules and regulations;  
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 e. Accountability for adherence to the code.

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

---

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

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

---

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

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

---

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

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

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

### PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

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

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

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

### PART 1 - COMMON INTERROGATORIES - FINANCIAL

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

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

20.11 To directors or other officers \$.....0  
 20.12 To stockholders not officers \$.....0  
 20.13 Trustees, supreme or grand (Fraternal only) \$.....0

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

20.21 To directors or other officers \$.....0  
 20.22 To stockholders not officers \$.....0  
 20.23 Trustees, supreme or grand (Fraternal only) \$.....0

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

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

21.21 Rented from others .....  
 21.22 Borrowed from others .....  
 21.23 Leased from others .....  
 21.24 Other .....

**PART 1 - COMMON INTERROGATORIES - FINANCIAL**

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

22.2 If answer is yes:

- 22.21 Amount paid as losses or risk adjustment .....
- 22.22 Amount paid as expenses .....
- 22.23 Other amounts paid .....

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

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

**PART 1 - COMMON INTERROGATORIES - INVESTMENT**

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

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

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

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

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

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

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

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

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

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

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

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

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

- 25.21 Subject to repurchase agreements ....
- 25.22 Subject to reverse repurchase agreements ....
- 25.23 Subject to dollar repurchase agreements ....
- 25.24 Subject to reverse dollar repurchase agreements ....
- 25.25 Placed under option agreements ....
- 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ....
- 25.27 FHLB Capital Stock ....
- 25.28 On deposit with states ....
- 25.29 On deposit with other regulatory bodies ....
- 25.30 Pledged as collateral - excluding collateral pledged to an FHLB ....
- 25.31 Pledged as collateral to FHLB - including assets backing funding agreements ....
- 25.32 Other ....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

If no, attach a description with this statement.

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
Wells Fargo Advisors	950 Main Ave. Suite 300 Cleveland, OH 44113
Janney, Montgomery, Scott	822 Hanna Building Cleveland, OH 44115
PNC Investments	1900 East Ninth Street Cleveland OH 44114

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

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

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

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

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

**PART 1 - COMMON INTERROGATORIES - INVESTMENT**

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

1 Central Registration Depository Number(s)	2 Name	3 Address

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [ X ] No [ ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30283A 13 6	First Trust Deep Value Dividend 1	50,356
30284F 80 3	First Trust European Deep Value Dividend 2	38,964
00771U 10 0	Advisors Asset Management High 50	81,533
19766J 10 2	Columbia US Gov't Mort Fund	68,657
23337K 10 1	Deutsche Unconstrained Income Fund	19,721
67075A 10 6	Nuveen Preferred & Income Term Fund	44,900
74433A 10 9	Prudential Short Term Corporate Bond Fund	27,860
30277S 80 4	First Trust MLP Closed End Fund & Energy 23	52,924
30281F 40 0	First Trust North American Shale 1	19,268
30281M 75 1	First Trust Global Equity Purchasing Power 1	54,297
30274S 70 8	First Trust Interest Rate Hedge	50,281
30282N 30 3	First Trust Target High Quality Dividend 4	54,690
30282T 70 6	First Trust Target Global Dividend Leaders 1st	60,386
354713 50 5	Franklin Strategic Income Fund	45,249
30283N 30 2	First Trust Select DISP, 2nd Qtr 2014	105,497
<b>29.2999. TOTAL</b>		<b>774,583</b>

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

1 Name of Mutual Fund (from the above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	4 Date of Valuation
First Trust Deep Value Dividend 1	Cisco Systems Inc	2,548	02/18/2015
First Trust European Deep Value Dividend 2	Catlin Group Ltd	1,788	02/18/2015
Advisors Asset Management High 50	L Brands Inc	2,112	12/31/2014
Columbia US Gov't Mort Fund	FNMA 30 yr TBA (Reeq)A 4.000 01/14/2045	6,392	12/31/2014
Deutsche Unconstrained Income Fund	Central Cash Management Fund	2,637	12/31/2014
Nuveen Preferred & Income Term Fund	Symetra Financial Corp 144A	1,648	12/31/2014
Prudential Short Term Corporate Bond Fund	Bank of America	975	12/31/2014
First Trust MLP Closed End Fund & Energy 23	Central Cash Management Fund	3,313	12/31/2014
First Trust North American Shale 1	Carizzo Oil & Gas Inc	1,349	02/18/2015
First Trust Global Equity Purchasing Power 1	Lockheed Martin Corp	1,884	02/18/2015
First Trust Interest Rate Hedge	Medtronics PLC	2,504	02/18/2015
First Trust Target High Quality Dividend 4	Dr Pepper Snapple Group	2,625	02/18/2015
First Trust Target Global Dividend Leaders 1st	Frontier Communications Corp	2,023	02/18/2015
Franklin Strategic Income Fund	iShares iBox High Yield Corporate Bond Fund ETF	633	12/31/2014
First Trust Select DISP, 2nd Qtr 2014	Lowes Companies Inc	6,034	02/18/2015

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	15,021,856	16,143,381	1,121,525
30.2 Preferred stocks.....	50,000	48,060	(1,940)
30.3 Totals.....	15,071,856	16,191,441	1,119,585

30.4 Describe the sources or methods utilized in determining the fair values:

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

Yes [ X ] No [ ]

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

Yes [ X ] No [ ]

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

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

Yes [ X ] No [ ]

32.2 If no, list exceptions:

**PART 1 - COMMON INTERROGATORIES - INVESTMENT****PART 1 - COMMON INTERROGATORIES - OTHER**

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

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

1 Name	2 Amount Paid
	0

34.1 Amount of payments for legal expenses, if any?

\$.....585

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

1 Name	2 Amount Paid
Hronek Law LLC	585

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

\$.....0

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

1 Name	2 Amount Paid
	0

# CZECH CATHOLIC UNION

## FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Amounts of life insurance in this exhibit should be shown in thousands (omit 000).

	1 2014	2 2013	3 2012	4 2011	5 2010
<b>Life Insurance in Force (Exhibit of Life Insurance)</b>					
1. Total (Line 21, Column 2).....	18,909	18,922	18,931	18,745	18,486
<b>New Business Issued (Exhibit of Life Insurance)</b>					
2. Total (Line 2, Column 2).....	182	83	280	412	219
<b>Premium Income (Exhibit 1, Part 1)</b>					
3. Life insurance - first year (Line 9.4, Column 2).....	52,990	16,976	33,306	20,009	26,103
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	21,386	58,950	87,599	94,451	100,787
5. Annuity (Line 20.4, Column 3).....	1,235,499	994,955	978,203	1,292,135	1,183,423
6. Accident and health (Line 20.4, Column 4).....	.....	.....	.....	.....	.....
7. Aggregate of all other lines of business (Line 20.4, Column 5).....	.....	.....	.....	.....	.....
8. Total (Line 20.4, Column 1).....	1,309,875	1,070,881	1,099,108	1,406,595	1,310,314
<b>Balance Sheet Items (Pages 2 and 3)</b>					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	17,345,072	16,176,566	15,165,569	14,596,661	13,468,139
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	14,849,576	13,806,690	13,062,179	11,973,612	10,768,733
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	14,256,057	13,190,745	12,332,959	11,649,295	10,455,658
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....	.....	.....	.....	.....	.....
13. Deposit-type contract funds (Page 3, Line 3).....	.....	.....	.....	.....	.....
14. Asset valuation reserve (Page 3, Line 21.1).....	312,367	387,714	488,478	115,709	123,210
15. Surplus (Page 3, Line 30).....	2,495,496	2,369,876	1,978,389	2,623,049	2,699,406
<b>Cash Flow (Page 5)</b>					
16. Net cash from operations (Line 11).....	1,163,991	815,573	374,674	1,076,769	1,004,693
<b>Risk-Based Capital Analysis</b>					
17. Total Adjusted Capital.....	2,827,863	2,782,590	2,522,614	2,788,758	2,872,616
18. 50% of the Calculated RBC Amount.....	197,978	201,612	513,772	346,714	117,809
<b>Percentage Distribution of Cash, Cash Equivalent and Invested Assets</b>					
(Page 2, Col. 3) (Line No. ÷ Page 2, Line 12, Col. 3) x 100.0					
19. Bonds (Line 1).....	.873	.794	.539	.603	.635
20. Stocks (Lines 2.1 and 2.2).....	5.1	8.0	12.1	4.8	1.9
21. Mortgage loans on real estate (Lines 3.1 and 3.2).....	.....	.....	.....	.....	.....
22. Real estate (Lines 4.1, 4.2 and 4.3).....	0.3	0.3	0.4	0.1	0.3
23. Cash, cash equivalents and short-term investments (Line 5).....	6.5	11.4	9.4	18.9	18.5
24. Contract loans (Line 6).....	0.8	0.9	0.9	0.9	0.9
25. Derivatives (Line 7).....	.....	.....	.....	.....	.....
26. Other invested assets (Line 8).....	.....	.....	23.3	15.0	14.9
27. Receivable for securities (Line 9).....	.....	.....	.....	.....	.....
28. Securities lending reinvested collateral assets (Line 10).....	.....	.....	.....	.....	.....
29. Aggregate write-ins for invested assets (Line 11).....	.....	.....	.....	.....	.....
30. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Subsidiaries and Affiliates</b>					
31. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....	.....	.....	.....	.....	.....
32. Affiliated preferred stock (Schedule D Summary, Line 18, Col. 1).....	.....	.....	.....	.....	.....
33. Affiliated common stock (Schedule D Summary, Line 24, Col. 1).....	.....	.....	.....	.....	.....
34. Affiliated short-term investments (subtotals included in Sch. DA, Verif., Col. 5, Line 10).....	.....	.....	.....	.....	.....
35. Affiliated mortgage loans on real estate.....	.....	.....	.....	.....	.....
36. All other affiliated.....	.....	.....	.....	.....	.....
37. Total of above Lines 31 to 36.....	0	0	0	0	0
38. Total investment in parent included in Lines 31 to 36 above.....	.....	.....	.....	.....	.....
<b>Total Nonadmitted Assets and Admitted Assets</b>					
39. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	.....	.....	.....	.....	.....
40. Total admitted assets (Page 2, Line 28, Col. 3).....	17,345,072	16,176,566	15,165,569	14,596,661	13,468,139
<b>Investment Data</b>					
41. Net investment income (Exhibit of Net Investment Income, Line 17).....	806,817	698,112	568,642	562,205	586,489
42. Realized capital gains (losses) (Page 4, Line 30, Column 1).....	12,578	248,020	4,334	.....	.....
43. Unrealized capital gains (losses) (Page 4, Line 34, Column 1).....	(4,479)	(139,145)	(182,324)	13,864	69,253
44. Total of above Lines 41, 42 and 43.....	814,916	806,987	390,652	576,069	655,742

**CZECH CATHOLIC UNION**  
**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
<b>Benefits and Reserve Increases (Page 6)</b>					
45. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 7 less Line 13, Column 5).....	647,127	588,959	942,305	494,635	472,219
46. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					
47. Increase in Life Reserves (Line 17, Column 2).....	(24,562)	87,078	38,461	35,688	111,661
48. Increase in Accident and Health Reserves (Line 17, Column 5).....					
49. Refunds to Members (Line 28, Column 1).....	30,679	535	75,349	74,785	74,955
<b>Operating Percentages</b>					
50. Insurance Expense Percent (Page 6, Column 1, Lines 19, 20 and 21 less Line 6, Column 1) ÷ (Page 6 Column 1, Line 1) x 100.0.....	25.9	24.6	27.1	21.1	24.1
51. Lapse Percent [(Exhibit of Life Insurance, Column 2, Lines 14 and 15) ÷ 1/2 (Exhibit of Life Insurance, Column 2, Lines 1 and 21)] x 100.0.....	0.8	0.6	0.3	0.5	0.4
52. Accident and Health Loss Percent (Schedule H, Part 1, Lines 5 and 6, Column 2).....					
53. A&H cost containment percent (Schedule H, Part 1, Line 4, Column 2).....					
54. Accident and Health Expense Percent Excluding Cost Containment Expenses (Schedule H, Part 1, Line 10, Column 2).....					
<b>Accident and Health Reserve Adequacy</b>					
55. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1).....					
56. Prior Years' Liability and Reserve (Schedule H, Part 3, Line 3.2, Column 1).....					
<b>Net Gains from Operations After Refunds to Members by Lines of Business</b> (Page 6, Line 29)					
57. Life Insurance (Column 2).....	57,516	10,079	(217,295)	(139,099)	(207,448)
58. Annuity (Column 3).....	36,717	48,099	(119,371)	41,380	13,813
59. Supplementary Contracts (Column 4).....					
60. Accident and Health (Column 5).....					
61. Aggregate of All Other Lines of Business (Column 6).....					
62. Fraternal (Column 8).....	(49,915)				
63. Expense (Column 9).....					
64. Total (Column 1).....	44,318	58,178	(336,666)	(97,719)	(193,635)

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

Yes  No 

If no, please explain: