



ANNUAL STATEMENT

For the Year Ended December 31, 2014

of the Condition and Affairs of the

First Catholic Slovak Ladies Association Of The U.S.A.

NAIC Group Code..... 0, 0	NAIC Company Code..... 56332	Employer's ID Number..... 34-0220540
(Current Period) (Prior Period)		
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... October 20, 1899	Commenced Business..... January 1, 1892	
Statutory Home Office	24950 Chagrin Boulevard..... Beachwood OH US 44122-5634	
	(Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	24950 Chagrin Boulevard..... Beachwood OH US..... 44122-5634	800-464-4642
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Mail Address	24950 Chagrin Boulevard..... Beachwood OH US 44122-5634	
	(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	24950 Chagrin Boulevard..... Beachwood OH US 44122-5634	800-464-4642
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Internet Web Site Address	WWW.FCSLA.ORG	
Statutory Statement Contact	Robert Louis Jones	216-468-1017
	(Name)	(Area Code) (Telephone Number) (Extension)
	treasdept@fcsla.org	216-468-8003
	(E-Mail Address)	(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Cynthia Maria Maleski	National President	2. Sue Ann Marie Seich	National Secretary
3. Stephen C Hudak	National Treasurer	4.	

OTHER

DIRECTORS OR TRUSTEES

Msgr. Peter M Polando	Cynthia Maria Maleski	Sue Ann Marie Seich	Stephen C Hudak
Carolyn Marie Bazik	Irene Joan Drotleff	Larry M Golofski	Barbara A Sekerak
Barbara Novotny Waller	Dorothy Urbanowicz	John Martin Janovec	Virginia Holmes
Katie A Esterle			

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)	(Signature)	(Signature)
Cynthia Maria Maleski	Sue Ann Marie Seich	Stephen C Hudak
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
National President	National Secretary	National Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me

This _____ day of _____ 2015

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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	718,960,268		718,960,268	698,468,825
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	2,105,553		2,105,553	3,630,553
2.2 Common stocks.....	5,636,029		5,636,029	5,094,068
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	2,396		2,396	4,536
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	5,664,955		5,664,955	5,839,745
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 (\$.....20,936,739, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....2,000,000, Schedule DA).....	22,936,739		22,936,739	17,981,064
6. Contract loans (including \$.....0 premium notes).....	3,108,993		3,108,993	2,712,117
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	11,265,405		11,265,405	11,323,077
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).....	769,680,338	0	769,680,338	745,053,984
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	11,524,109		11,524,109	11,279,270
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	17,713		17,713	16,325
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.....	38,706		38,706	35,171
21. Furniture and equipment, including health care delivery assets (\$.....0).....	133,380	133,380	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.....	149,280	149,280	0	22,019
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	781,543,526	282,660	781,260,866	756,406,769
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	781,543,526	282,660	781,260,866	756,406,769

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. Goodwill.....			0	22,019
2502. Prepaid Expense.....	149,280	149,280	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).....	149,280	149,280	0	22,019

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).....	657,806,000	640,372,000
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	13,803,415	9,969,420
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10 and 11).....	2,393,862	1,708,621
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.....		
6.2 Not yet apportioned.....	2,595,000	1,374,000
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).....	531,056	565,264
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).....	1,016,988	1,139,865
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....101,173 ; accident and health \$.....0 and deposit-type contract funds \$.....0.....	101,173	56,339
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	2,604,417	2,101,715
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).....	114,230	112,278
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....		
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.....	29,000	32,000
20. Borrowed money \$.....0 and interest thereon \$.....0.....		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve (AVR, Line 16, Col. 7).....	7,538,835	7,741,662
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.....	182,893	172,865
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	688,716,869	665,346,029
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	688,716,869	665,346,029
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.....	92,544,021	91,060,737
30. Total (Lines 26 through 29) (Page 4, Line 47) (including \$.....0 in Separate Accounts statement).....	92,544,021	91,060,737
31. Totals (Lines 25 + 30) (Page 2, Line 28, Col. 3).....	781,260,890	756,406,766

DETAILS OF WRITE-INS		
2201. MONIES HELD FOR CHARITY.....	8,746	10,746
2202. WITHHOLDING TAXES.....	51,713	32,031
2203. DELEVOPMENT FUND.....	9,107	7,685
2298. Summary of remaining write-ins for Line 22 from overflow page.....	113,327	122,403
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	182,893	172,865
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

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).....	33,029,762	27,217,144
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	40,552,452	38,551,860
4. Amortization of Interest Maintenance Reserve (IMR, Line 5).....	98,611	89,793
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.....	30,700	15,306
9. Totals (Lines 1 to 8.3).....	73,711,525	65,874,103
10. Death benefits.....	5,706,332	5,701,499
11. Matured endowments (excluding guaranteed annual pure endowments).....	9,972	1,765
12. Annuity benefits.....	16,498,328	17,091,651
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0.....		
14. Surrender benefits and withdrawals for life contracts.....	16,480,712	7,563,808
15. Interest and adjustments on contract or deposit-type contracts funds.....	4,003,932	602,578
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health contracts.....	14,983,983	20,065,171
18. Totals (Lines 10 to 17).....	57,683,259	51,026,472
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).....	915,856	791,925
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).....	8,148,456	8,268,508
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	235,050	247,332
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).....	66,982,621	60,334,237
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	6,728,904	5,539,866
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	2,641,572	1,338,822
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	4,087,332	4,201,044
30. Net realized capital gains (losses) less capital gains tax of \$.....0 (excluding \$.....(24,266) transferred to the IMR).....	45,432	1,639,831
31. Net income (Lines 29 + 30).....	4,132,764	5,840,875
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	91,060,736	84,069,463
33. Net income from operations (Line 31).....	4,132,764	5,840,875
34. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	267,236	1,543,414
35. Change in net unrealized foreign exchange capital gain (loss).....		
36. Change in nonadmitted assets.....	80,453	17,685
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.....	202,827	(410,701)
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.....	(3,200,000)	0
46. Net change in surplus for the year (Lines 33 through 45).....	1,483,281	6,991,273
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	92,544,017	91,060,736
DETAILS OF WRITE-INS		
08.301. Cookbook income.....	9,692	11,645
08.302. Miscellaneous.....	21,008	3,661
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).....	30,700	15,306
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. PRIOR PERIOD ADJUSTMENT TO RESERVES FOR MODIFICATION OF PAID UP TABLES.....	(2,450,000)	
4502. PRIOR PERIOD ADJUSTMENT TO CLAIMS PAYABLE FOR MODIFICATION OF PAID UP TABLES.....	(750,000)	
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).....	(3,200,000)	0

CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	32,994,166	27,221,817
2.	Net investment income.....	43,990,746	41,363,478
3.	Miscellaneous income.....	30,700	15,306
4.	Total (Lines 1 through 3).....	77,015,612	68,600,601
5.	Benefit and loss related payments.....	38,871,975	29,587,349
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7.	Commissions, expenses paid and aggregate write-ins for deductions.....	8,741,798	9,403,164
8.	Dividends paid to policyholders.....	1,420,572	1,208,822
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		
10.	Total (Lines 5 through 9).....	49,034,345	40,199,335
11.	Net cash from operations (Line 4 minus Line 10).....	27,981,267	28,401,266
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	27,577,760	13,670,063
12.2	Stocks.....	1,545,920	492,972
12.3	Mortgage loans.....	2,140	1,725
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).....	29,125,820	14,164,760
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	51,771,790	46,348,681
13.2	Stocks.....	20,665	129,303
13.3	Mortgage loans.....		
13.4	Real estate.....		
13.5	Other invested assets.....		1,279,730
13.6	Miscellaneous applications.....		
13.7	Total investments acquired (Lines 13.1 to 13.6).....	51,792,455	47,757,714
14.	Net increase (decrease) in contract loans and premium notes.....	396,876	577,576
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(23,063,511)	(34,170,530)
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.....	(58,018)	(92,981)
16.5	Dividends to stockholders.....		
16.6	Other cash provided (applied).....	95,937	57,592
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	37,919	(35,389)
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).....	4,955,675	(5,804,652)
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	17,981,064	23,785,716
19.2	End of year (Line 18 plus Line 19.1).....	22,936,738	17,981,064

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

20.0001		
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ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	3	4
	Total	Life Insurance	Annuities	Supplementary Contracts
Involving Life or Disability Contingencies (Reserves)				
(Net of Reinsurance Ceded)				
1. Reserve December 31, prior year.....	640,372,000	250,089,000	390,283,000	
2. Tabular net premiums or considerations.....	33,202,681	4,857,941	28,344,740	
3. Present value of disability claims incurred.....	0			XXX
4. Tabular interest.....	26,961,536	10,015,707	16,945,829	
5. Tabular less actual reserve released.....	345,833		345,833	
6. Increase in reserve on account of change in valuation basis.....	0			
7. Other increases (net).....	2,450,000	2,450,000		
8. Totals (Lines 1 to 7).....	703,332,050	267,412,648	435,919,402	0
9. Tabular cost.....	5,385,702	5,385,702		XXX
10. Reserves released by death.....	3,423,800	3,423,800	XXX	XXX
11. Reserves released by other terminations (net).....	7,728,146	7,728,146		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	28,988,402		28,988,402	
13. Net transfers to or (from) separate accounts.....	0			
14. Total deductions (Lines 9 to 13).....	45,526,050	16,537,648	28,988,402	0
15. Reserve December 31, current year.....	657,806,000	250,875,000	406,931,000	0

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....	.....
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....39,108,535	.....39,353,118
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....166,204	.....166,204
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....75,815	.....76,099
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....360	.....360
4. Real estate.....	(d).....397,290	.....397,290
5. Contract loans.....	.....180,602	.....180,602
6. Cash, cash equivalents and short-term investments.....	(e).....998	.....998
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....832,750	.....832,750
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....40,762,554	.....41,007,421
11. Investment expenses.....	.....	(g).....165,953
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....114,230
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....174,790
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....454,973
17. Net investment income (Line 10 minus Line 16).....	.....	.....40,552,448

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
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$....405,631 accrual of discount less \$....3,912,022 amortization of premium and less \$....439,506 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 \$.....174,790 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)	.....	.....(0)	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....25,933	.....	.....25,933	.....(279,801)	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....250	.....	.....250	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....(5,016)	.....	.....(5,016)	.....546,983	.....
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).....	.....21,166	.....0	.....21,166	.....267,182	.....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				6 Total (Columns 2 through 5)	7 Fraternal	8 Expense
		2 Life Insurance	3 Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business			
FIRST YEAR (other than single)								
1. Uncollected.....	0					0		
2. Deferred and accrued.....	0					0		
3. Deferred, accrued & uncollected:								
3.1 Direct.....	0					0		
3.2 Reinsurance assumed.....	0					0		
3.3 Reinsurance ceded.....	0					0		
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0
4. Advance.....	0					0		
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct.....	18,581,411	84,735	18,496,676			18,581,411		
6.2 Reinsurance assumed.....	0					0		
6.3 Reinsurance ceded.....	0					0		
6.4 Net.....	18,581,411	84,735	18,496,676	0	0	18,581,411	0	0
7. Line 5 + Line 6.4.....	18,581,411	84,735	18,496,676	0	0	18,581,411	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0					0		
9. First year premiums and considerations:								
9.1 Direct.....	18,581,411	84,735	18,496,676			18,581,411		
9.2 Reinsurance assumed.....	0					0		
9.3 Reinsurance ceded.....	0					0		
9.4 Net (Line 7 - Line 8).....	18,581,411	84,735	18,496,676	0	0	18,581,411	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct.....	2,007,093	1,999,728	7,365			2,007,093		
10.2 Reinsurance assumed.....	0					0		
10.3 Reinsurance ceded.....	0					0		
10.4 Net.....	2,007,093	1,999,728	7,365	0	0	2,007,093	0	0
RENEWAL								
11. Uncollected.....	17,713	17,713	-			17,713		
12. Deferred and accrued.....	0					0		
13. Deferred, accrued & uncollected:								
13.1 Direct.....	17,713	17,713				17,713		
13.2 Reinsurance assumed.....	0					0		
13.3 Reinsurance ceded.....	0					0		
13.4 Net (Line 11 + Line 12).....	17,713	17,713	0	0	0	17,713	0	0
14. Advance.....	531,056	531,056				531,056		
15. Line 13.4 - Line 14.....	(513,343)	(513,343)	0	0	0	(513,343)	0	0
16. Collected during year:								
16.1 Direct.....	12,683,631	2,842,932	9,840,699			12,683,631		
16.2 Reinsurance assumed.....	0	-	-			0		
16.3 Reinsurance ceded.....	277,969	277,969	-			277,969		
16.4 Net.....	12,405,662	2,564,963	9,840,699	0	0	12,405,662	0	0
17. Line 15 + Line 16.4.....	11,892,319	2,051,620	9,840,699	0	0	11,892,319	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	(548,939)	(548,939)				(548,939)		
19. Renewal premiums and considerations:								
19.1 Direct.....	12,719,227	2,878,528	9,840,699			12,719,227		
19.2 Reinsurance assumed.....	0					0		
19.3 Reinsurance ceded.....	277,969	277,969				277,969		
19.4 Net (Line 17 - Line 18).....	12,441,258	2,600,559	9,840,699	0	0	12,441,258	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct.....	33,307,731	4,962,991	28,344,740	0	0	33,307,731	0	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	277,969	277,969	0	0	0	277,969	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	33,029,762	4,685,022	28,344,740	0	0	33,029,762	0	0

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

	1	Insurance					7	8
		2	3	4	5	6		
	Total	Life Insurance	Individual Annuities	Accident and Health	Aggregate of All Other Lines of Business	Total (Columns 2 through 5)	Fraternal	Expense
REFUNDS APPLIED (included in Part 1)								
21. To pay renewal premiums.....	11,956	11,956				11,956		
22. All other.....	1,086,730	1,086,730				1,086,730		
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded.....	.0					.0		
23.2 Reinsurance assumed.....	.0					.0		
23.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
24. Single:								
24.1 Reinsurance ceded.....	.0					.0		
24.2 Reinsurance assumed.....	.0					.0		
24.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:								
25.1 Reinsurance ceded.....	.0					.0		
25.2 Reinsurance assumed.....	.0					.0		
25.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6).....	.0	.0	.0	.0	.0	.0	.0	.0
26.2 Reinsurance assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
26.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single).....	707,574	62,605	644,969			707,574		
28. Single.....	161,566	161,566	-			161,566		
29. Renewal.....	46,716	46,716	-			46,716		
30. Deposit-type contract funds.....	.0					.0		
31. Totals (to agree with Page 6, Line 19).....	915,856	270,887	644,969	.0	.0	915,856	.0	.0

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	Aggregate of All Other Lines of Business	Investment	Fraternal	Total
1.	Rent.....	397,290	-	-	-	-	-	397,290
2.	Salaries and wages.....	1,617,958	-	-	-	-	175,000	1,792,958
3.11	Insured benefit plans for employees.....	402,640	-	-	-	-	-	402,640
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.....	34,100	-	-	-	-	-	34,100
4.2	Medical examination fees.....	41,343	-	-	-	-	-	41,343
4.3	Inspection report fees.....	-	-	-	-	-	-	0
4.4	Fees of public accountants and consulting actuaries.....	288,323	-	-	-	-	-	288,323
4.5	Expense of investigation and settlement of certificate claims.....	-	-	-	-	-	-	0
5.1	Traveling expenses.....	72,578	-	-	-	-	24,192	96,770
5.2	Advertising.....	156,600	-	-	-	-	25,958	182,558
5.3	Postage, express, telegraph and telephone.....	187,630	-	-	-	-	-	187,630
5.4	Printing and stationery.....	36,861	-	-	-	-	-	36,861
5.5	Cost or depreciation of furniture and equipment.....	36,102	-	-	-	-	-	36,102
5.6	Rental of equipment.....	-	-	-	-	-	-	0
5.7	Cost or depreciation of EDP equipment and software.....	79,736	-	-	-	-	-	79,736
5.8	Lodge supplies less \$.....0 from sales.....	-	-	-	-	-	-	0
6.1	Books and periodicals.....	13,019	-	-	-	-	-	13,019
6.2	Bureau and association dues.....	28,845	-	-	-	-	-	28,845
6.3	Insurance, except on real estate.....	41,395	-	-	-	-	-	41,395
6.4	Miscellaneous losses.....	-	-	-	-	-	-	0
6.5	Collection and bank service charges.....	21,453	-	-	-	-	-	21,453
6.6	Sundry general expenses.....	145,425	-	-	-	-	-	145,425
7.1	Field expense allowance.....	-	-	-	-	-	-	0
7.2	Fieldworkers' balances charged off (less \$.....0 recovered).....	-	-	-	-	-	-	0
7.3	Field conferences other than local meetings.....	28,785	-	-	-	-	-	28,785
8.1	Official publications.....	-	-	-	-	-	444,633	444,633
8.2	Expense of Supreme Lodge Meetings.....	324,481	-	-	-	-	-	324,481
9.1	Real estate expenses.....	-	-	-	-	165,512	-	165,512
9.2	Investment expenses not included elsewhere.....	-	-	-	-	441	-	441
9.3	Aggregate write-ins for expenses.....	460,165	0	0	0	0	3,063,944	3,524,109
10.	General Expenses Incurred.....	4,414,729	0	0	0	165,953	(a)...3,733,727	(b)...8,314,409
11.	General expenses unpaid December 31, prior year.....	1,198,715	-	-	-	-	903,000	2,101,715
12.	General expenses unpaid December 31, current year.....	1,380,872	-	-	-	-	1,223,545	2,604,417
13.	General expenses paid during year (Lines 10 + 11 - 12).....	4,232,572	0	0	0	165,953	3,413,182	7,811,707

DETAILS OF WRITE-INS

09.301	Data Processing.....	402,024	-	-	-	-	-	402,024
09.302	Repairs - Supplies.....	43,895	-	-	-	-	-	43,895
09.303	Temporary Help.....	14,246	-	-	-	-	-	14,246
09.398	Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	3,063,944	3,063,944
09.399	Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	460,165	0	0	0	0	3,063,944	3,524,109

(a) Show the distribution of this amount in the following categories:
1. Charitable \$.....262,401; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$.....243,125
5. Religious \$.....0; 6. Membership \$.....3,029,009; 7. Other \$.....199,192; 8. Total \$.....3,733,727
(b) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES

		Insurance			4	5	6
		1	2	3			
					Investment	Fraternal	Total
1.	Real estate taxes.....	-	-	-	114,230		114,230
2.	State insurance department licenses and fees.....	91,491	-	-	-		91,491
3.	Other state taxes, including \$.....0 for employee benefits.....	3,759	-	-	-		3,759
4.	U.S. Social Security taxes.....	135,476	-	-	-		135,476
5.	All other taxes.....	4,325	-	-	-		4,325
6.	Taxes, licenses and fees Incurred.....	235,051	0	0	114,230	0	349,281
7.	Taxes, licenses and fees unpaid December 31, prior year.....				112,278		112,278
8.	Taxes, licenses and fees unpaid December 31, current year.....				114,230		114,230
9.	Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	235,051	0	0	112,278	0	347,329

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....	11,956	-
2.	Applied to shorten the endowment or premium-paying period.....	-	-
3.	Applied to provide paid-up additions.....	1,086,730	-
4.	Applied to provide paid-up annuities.....	-	-
5.	Total (Lines 1 to 4).....	1,098,686	0
6.	Paid-in cash.....	99,460	-
7.	Left on deposit.....	222,426	-
8.	Aggregate write-ins for dividend or refund.....	0	0
9.	Total (Lines 5 to 8).....	1,420,572	0
10.	Amount due and unpaid.....	-	-
11.	Provision for dividends or refunds payable in the following calendar year.....	2,595,000	-
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).....	2,595,000	0
16.	Total from prior year.....	1,374,000	-
17.	Total dividends or refunds (Line 9 + 15 - 16).....	2,641,572	0

DETAILS OF WRITE-INS

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

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. NFC 4% @ AE 2.5%.....	.....3,985	.....	.....3,985	.....	.....
0100002. AE 4% @ AE2.5%.....	.....87,856	.....	.....87,856	.....	.....
0100003. AE 3.5% @ AE 2.5%.....	.....1,963,944	.....	.....1,963,944	.....	.....
0100004. AM 2.5% @ AE 2.5%.....	.....9,588,356	.....	.....9,588,356	.....	.....
0100005. AM 3% @ AE 2.5%.....	.....238,366	.....	.....238,366	.....	.....
0100006. AM 3.5% @ AE 2.5%.....	.....141,937	.....	.....141,937	.....	.....
0100007. 1941 CSO 2.5%.....	.....225,497	.....	.....225,497	.....	.....
0100008. 58 CSO 2.5%.....	.....12,679,945	.....	.....12,679,945	.....	.....
0100009. 58 CSO 4% @ 58 CSO 2.5%.....	.....4,475,752	.....	.....4,475,752	.....	.....
0100010. 1958 CSO 4.5%.....	.....703,734	.....	.....703,734	.....	.....
0100011. 80 CSO A/F 5.5% Curtate.....	.....13,060,892	.....	.....13,060,892	.....	.....
0100012. 80 CSO 5.5% @ 80 CSO 4.5%.....	.....44,119,159	.....	.....44,119,159	.....	.....
0100013. 80 CSO 5% @ 80 CSO 4.5%.....	.....4,752,417	.....	.....4,752,417	.....	.....
0100014. 80 CSO 6% @ 80 CSO 4.5%.....	.....650,801	.....	.....650,801	.....	.....
0100015. 80 CSO 5.5 & 6% @ 80 CSO 5.5%.....	.....16,077,631	.....	.....16,077,631	.....	.....
0100016. 80 CSO M/F/S/NS 4.5%.....	.....28,433,744	.....	.....28,433,744	.....	.....
0100017. 2001 CSO 4.5%.....	.....837,176	.....	.....837,176	.....	.....
0100018. 2001 CSO 4.0%.....	.....69,988,736	.....	.....69,988,736	.....	.....
0100019. 2001 CSO 4.0% Special Res (S/U).....	.....25,985,990	.....	.....25,985,990	.....	.....
0100020. 2001 CSO 3.75%.....	.....97,750	.....	.....97,750	.....	.....
0100021. 2001 CSO 3.5%.....	.....4,027,779	.....	.....4,027,779	.....	.....
0100022. ....	.....0	.....	.....	.....	.....
0100023. ....	.....0	.....	.....	.....	.....
0100024. ....	.....0	.....	.....	.....	.....
0100025. Provision for Post Mortem Divd.....	.....12,950,000	.....	.....12,950,000	.....	.....
0100026. Rounding.....	.....180	.....	.....180	.....	.....
0199997. Totals (Gross).....	.....251,091,627	.....0	.....251,091,627	.....0	.....0
0199998. Reinsurance ceded.....	.....240,627	.....	.....240,627	.....	.....
0199999. Totals (Net).....	.....250,851,000	.....0	.....250,851,000	.....0	.....0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. Individual Deferred Annuities.....	.....403,476,073	.....XXX.....	.....403,476,073	.....XXX.....	.....
0200002. Single Premium Immediate Annuities - with life contingencies.....	.....3,454,900	.....XXX.....	.....3,454,900	.....XXX.....	.....
0200003. ....	.....0	.....XXX.....	.....	.....XXX.....	.....
0200004. ....	.....0	.....XXX.....	.....	.....XXX.....	.....
0200005. Rounding.....	.....27	.....XXX.....	.....27	.....XXX.....	.....
0299997. Totals (Gross).....	.....406,931,000	.....XXX.....	.....406,931,000	.....XXX.....	.....0
0299999. Totals (Net).....	.....406,931,000	.....XXX.....	.....406,931,000	.....XXX.....	.....0
Accidental Death Benefits:					
0400001. Accidental Death Benefits.....	.....10,000	.....	.....10,000	.....	.....
0499997. Totals (Gross).....	.....10,000	.....0	.....10,000	.....0	.....0
0499999. Totals (Net).....	.....10,000	.....0	.....10,000	.....0	.....0
Miscellaneous Reserves:					
0700001. Waiver of Premiums After Age 80 Under OL.....	.....13,753	.....	.....13,753	.....	.....
0700002. ....	.....0	.....	.....	.....	.....
0700003. ....	.....0	.....	.....	.....	.....
0700004. ....	.....0	.....	.....	.....	.....
0700005. Rounding.....	.....247	.....	.....247	.....	.....
0799997. Totals (Gross).....	.....14,000	.....0	.....14,000	.....0	.....0
0799999. Totals (Net).....	.....14,000	.....0	.....14,000	.....0	.....0
9999999. Totals (Net) - Page 3, Line 1.....	.....657,806,000	.....0	.....657,806,000	.....0	.....0

EXHIBIT 5 - INTERROGATORIES

1.1	Has the reporting entity ever issued both participating and non-participating contracts?	Yes []	No [X]
1.2	If not, state which kind is issued PARTICIPATING		
2.1	Does the reporting entity at present issue both participating and non-participating contracts?	Yes []	No [X]
2.2	If not, state which kind is issued PARTICIPATING		
3.	Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.	Yes [X]	No []
4.	Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:	Yes []	No [X]
4.1	Amount of insurance:	\$.....	
4.2	Amount of reserve:	\$.....	
4.3	Basis of reserve:		
4.4	Basis of regular assessments:		
4.5	Basis of special assessments:		
4.6	Assessments collected during year:	\$.....	
5.	If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.		
6.	Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?	Yes []	No [X]
6.1	If so, state the amount of reserve on such contracts on the basis actually held:	\$.....	
6.2	That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: Attach statement of methods employed in their valuation.	\$.....	
7.	Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?	Yes []	No [X]
7.1	If yes, state the total dollar amount of assets covered by these contracts or agreements:	\$.....	
7.2	Specify the basis (fair value, amortized cost, etc.) for determining the amount:		
7.3	State the amount of reserves established for this business:	\$.....	
7.4	Identify where the reserves are reported in the blank.		
8.	Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year?	Yes []	No [X]
8.1	If yes, state the total dollar amount of account value covered by these contracts or agreements.	\$.....	
8.2	State the amount of reserves established for this business.	\$.....	
8.3	Identify where the reserves are reported in the blank.		
9.	Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?	Yes []	No [X]
9.1	If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders.	\$.....	
9.2	State the amount of reserves established for this business.	\$.....	
9.3	Identify where the reserves are reported in the blank.		

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

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

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

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

DETAILS OF WRITE-INS

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at beginning of the year before reinsurance.....	.....9,969,420	.....	.....5,600,004	.....332,483	.....4,036,933	.....
2. Deposits received during the year.....	.....258,028	.....	- .....	.....35,602	.....222,426	.....
3. Investment earnings credited to the account.....	.....172,559	.....	- .....	.....12,374	.....160,185	.....
4. Other net change in reserves.....	.....3,719,454	.....	.....3,719,454	- .....	- .....	.....
5. Fees and other charges assessed.....	.....0	.....	- .....	- .....	- .....	.....
6. Surrender charges.....	.....0	.....	- .....	- .....	- .....	.....
7. Net surrender or withdrawal payments.....	.....316,046	.....	- .....	.....44,879	.....271,167	.....
8. Other net transfers to or (from) Separate Accounts.....	.....0	.....	.....	.....	.....	.....
9. Balance at the end of the current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	.....13,803,415	.....0	.....9,319,458	.....335,580	.....4,148,377	.....0
10. Reinsurance balance at the beginning of the year.....	.....0	.....	.....	.....	.....	.....
11. Net change in reinsurance assumed.....	.....0	.....	.....	.....	.....	.....
12. Net change in reinsurance ceded.....	.....0	.....	.....	.....	.....	.....
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	.....0	.....0	.....0	.....0	.....0	.....0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)....13,803,41509,319,458335,5804,148,3770

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	1,343,862		1,343,862								
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	1,343,862	0	1,343,862	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	0	0	0
2.2 Other:											
2.21 Direct.....	0										
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	1,050,000		1,050,000								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	1,050,000	0	(b).....1,050,000	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
4. Totals:											
4.1 Direct.....	2,393,862	0	2,393,862	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
4.4 Net.....	2,393,862	(a).....0	(a).....2,393,862	0	0	0	(a).....0	0	0	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for

Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0,

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0

are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

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

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	21,573,475		5,075,147	16,498,328							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	44,083		44,083	-							
1.4 Net.....	(d) 21,529,392	0	5,031,064	16,498,328	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	2,393,862	0	2,393,862	0	0	0	0	0	0	0	0
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
2.4 Net.....	2,393,862	0	2,393,862	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers Dec. 31, current year.....	0										
4. Liability December 31, prior year:											
4.1 Direct.....	1,708,621		1,708,621								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	1,708,621	0	1,708,621	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	22,258,716	0	5,760,388	16,498,328	0	0	0	0	0	0	0
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	44,083	0	44,083	0	0	0	0	0	0	0	0
6.4 Net.....	22,214,633	0	5,716,305	16,498,328	0	0	0	0	0	0	0

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....21,675 in Line 1.1, \$.....21,675 in Line 1.4, \$.....21,675 in Line 6.1 and \$.....21,675 in line 6.4.

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

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.....0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.....0
2.2 Common stocks.....			.....0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.....0
3.2 Other than first liens.....			.....0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.....0
4.2 Properties held for the production of income.....			.....0
4.3 Properties held for sale.....			.....0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.....0
6. Contract loans.....			.....0
7. Derivatives (Schedule DB).....			.....0
8. Other invested assets (Schedule BA).....			.....0
9. Receivables for securities.....			.....0
10. Securities lending reinvested collateral assets (Schedule DL).....			.....0
11. Aggregate write-ins for invested assets.....	.....0	.....0	.....0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.....0	.....0	.....0
13. Title plants (for Title insurers only).....			.....0
14. Investment income due and accrued.....			.....0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			.....0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.....0
15.3 Accrued retrospective premiums.....			.....0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			.....0
16.2 Funds held by or deposited with reinsured companies.....			.....0
16.3 Other amounts receivable under reinsurance contracts.....			.....0
17. Amounts receivable relating to uninsured plans.....			.....0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.....0
18.2 Net deferred tax asset.....			.....0
19. Guaranty funds receivable or on deposit.....			.....0
20. Electronic data processing equipment and software.....		.....799	.....799
21. Furniture and equipment, including health care delivery assets.....	.....133,380	.....194,134	.....60,754
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.....0
23. Receivables from parent, subsidiaries and affiliates.....			.....0
24. Health care and other amounts receivable.....			.....0
25. Aggregate write-ins for other than invested assets.....	.....149,280	.....168,180	.....18,900
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	.....282,660	.....363,113	.....80,453
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.....0
28. TOTALS (Lines 26 and 27).....	.....282,660	.....363,113	.....80,453

DETAILS OF WRITE-INS

1101. ....			.....0
1102. ....			.....0
1103. ....			.....0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.....0	.....0	.....0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.....0	.....0	.....0
2501. ....			.....0
2502. Prepaid Expense.....	.....149,280	.....168,180	.....18,900
2503. ....			.....0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.....0	.....0	.....0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	.....149,280	.....168,180	.....18,900

NOTES TO FINANCIAL STATEMENTS

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

	State of Domicile	2014	2013
NET INCOME			
(1) First Catholic Slovak Ladies Association Of The U.S.A. state basis (Page 4, Line 31, Columns 1 & 2)	OH	4,132,764	5,840,875
(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	4,132,764	5,840,875
SURPLUS			
(5) First Catholic Slovak Ladies Association Of The U.S.A. state basis (Page 3, line 30, Columns 1 & 2)	OH	92,544,021	91,060,737
(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	92,544,021	91,060,737

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

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

C. Accounting Policy

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

In addition, the Association uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method, except that bonds with a NAIC rating of "6" are valued at fair market.
- (3) Common Stocks are stated at market.
- (4) Preferred stocks are stated at cost, except for stocks designated as "4, 5, or 6", which are stated at market.
- (5) Mortgage loans - recorded at aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at amortized cost or the lower of amortized cost or fair value, using the retrospective method.
- (7) Subsidiaries controlled and affiliated companies - None.
- (8) Joint ventures, partnerships and limited liability companies - None.
- (9) Derivatives - None.
- (10) Premium deficiency calculation - 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 Association has not modified its capitalization policy from the prior period. Real estate, furniture and fixtures are recorded at cost less depreciation over its estimated useful life. Electronic data processing equipment and software are recorded at cost and amortized over a three-year period.
- (13) Method used for pharmaceutical rebate receivables - Not Applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 2 – ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS - Surplus was adjusted by \$3,200,000 to adjust reserves & claims payable for modification of paid up tables.

NOTE 3 – BUSINESS COMBINATIONS AND GOODWILL - None.

NOTE 4 – DISCONTINUED OPERATIONS - None.

NOTE 5 – INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans - None.

- (1) The maximum and minimum lending rates for mortgage loans during 2014 were: - None.
- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was - None. %.

		Current Year	Prior Year
(3)	Taxes, assessments and any amounts advanced and not included in the mortgage loan total	- 0 -	- 0 -

(4) Age Analysis of Mortgage Loans:

				Residential		Commercial				
			Farm	Insured	All Other	Insured	All Other	Mezzanine	Total	
a.	Current Year									
	1.	Recorded Investment (All)								
		(a)	Current		2,396					2,396
		(b)	30-59 Days Past Due							
		(c)	60-89 Days Past Due							
		(d)	90-179 Days Past Due							
		(e)	180+ Days Past Due							
	2.	Accruing Interest 90-179 Days Past Due								
		(a)	Recorded Investment							
		(b)	Interest Accrued							
	3.	Accruing Interest 180+ Days Past Due								
		(a)	Recorded Investment							
		(b)	Interest Accrued							
	4.	Interest Reduced								
		(a)	Recorded Investment							
		(b)	Number of Loans							
		(c)	Percent Reduced	0.000	0.000	0.000	0.000	0.000	0.000	0.000
b.	Prior Year									
	1.	Recorded Investment (All)								
		(a)	Current		4,536					4,536
		(b)	30-59 Days Past Due							
		(c)	60-89 Days Past Due							
		(d)	90-179 Days Past Due							
		(e)	180+ Days Past Due							
	2.	Accruing Interest 90-179 Days Past Due								
		(a)	Recorded Investment							
		(b)	Interest Accrued							
	3.	Accruing Interest 180+ Days Past Due								
		(a)	Recorded Investment							
		(b)	Interest Accrued							
	4.	Interest Reduced								
		(a)	Recorded Investment							
		(b)	Number of Loans							
		(c)	Percent Reduced	0.000	0.000	0.000	0.000	0.000	0.000	0.000

- (5) Investment Impaired Loans With or Without Allowance for Credit Losses: - None.
- (6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting: - None.
- (7) Allowance for credit losses: - None.
- (8) The Association recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring - None.

C. Reverse Mortgages - None.

D. Loan-Backed Securities - None.

E. Repurchase Agreements and/or Securities Lending Transactions - Not Applicable.

F. Real Estate - None.

NOTES TO FINANCIAL STATEMENTS

- 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 - None.

NOTE 7 – INVESTMENT INCOME

- A. Due and accrued income was excluded from surplus on the following bases: All investment income due and accrued with amounts that are over 90 days past due.
- B. The total 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 - The Association has a line of credit for cash management purposes and may borrow up to \$20,000,000. The balance at December 31, 2014 is -0-.

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

A. Defined Benefit Plan

(Change in Benefit Obligation		Overfunded		Underfunded	
1					
)					
a.	Pension Benefits	2014	2013	2014	2013
1.	Benefit obligation at beginning of year		NONE	NONE	NONE
2.	Service cost				
3.	Interest cost				
4.	Continuation by plan participants				
5.	Actuarial gain (loss)				
6.	Foreign currency exchange rate changes				
7.	Benefits paid				
8.	Plan amendments				
9.	Business combinations, divestitures, curtailments, settlements and special termination benefits				
10.	Benefit obligation at end of year				
		Overfunded		Underfunded	
b.	Postretirement Benefits	2014	2013	2014	2013
1.	Benefit obligation at beginning of year	NONE	NONE	345,647	448,309
2.	Service cost			13,668	14,321
3.	Interest cost			100	(1,355)
4.	Continuation by plan participants				
5.	Actuarial gain (loss)			21,184	(140,002)
6.	Foreign currency exchange rate changes				
7.	Benefits paid			10,638	(24,374)
8.	Plan amendments				
9.	Business combinations, divestitures, curtailments, settlements and special termination benefits				
10.	Benefit obligation at end of year			369,961	345,647

NOTES TO FINANCIAL STATEMENTS

		Overfunded		Underfunded	
c.	Postemployment & Compensated Absence Benefits	2014	2013	2014	2013
	1. Benefit obligation at beginning of year	NONE	NONE	NONE	NONE
	2. Service cost				
	3. Interest cost				
	4. Continuation by plan participants				
	5. Actuarial gain (loss)				
	6. Foreign currency exchange rate changes				
	7. Benefits paid				
	8. Plan amendments				
	9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
	10. Benefit obligation at end of year				

(2)	Change in plan assets	Pension Benefits		Postretirement Benefits		Postemployment	
		2014	2013	2014	2013	2014	2013
a.	Fair value of plan assets at beginning of year	NONE	NONE	NONE	NONE	NONE	NONE
b.	Actual return on plan assets						
c.	Foreign currency exchange rate changes						
d.	Reporting entity contribution						
e.	Plan participants' contributions						
f.	Benefits paid						
g.	Business combinations, divestitures and settlements						
h.	Fair value of plan assets at end of year						

(3)	Funded status	Pension Benefits		Postretirement Benefits	
	Overfunded:	2014	2013	2014	2013
a.	Assets (nonadmitted)				
	1. Prepaid benefit costs	NONE	NONE	NONE	NONE
	2. Overfunded plans assets				
	3. Total assets (nonadmitted)				
	Underfunded:				
b.	Liabilities recognized				
	1. Accrued benefits costs	NONE	NONE	370,000	346,000
	2. Liability for pension benefits				
	3. Total liabilities recognized			370,000	346,000
c.	Unrecognized liabilities	NONE	NONE	NONE	NONE

(4)	Components of net periodic benefit cost	Pension Benefits		Postretirement Benefits		Postemployment	
		2014	2013	2014	2013	2014	2013
a.	Service cost	NONE	NONE	13,668	14,321		
b.	Interest cost			16,183	21,065		
c.	Expected return on plan assets			(16,283)	(22,420)		
d.	Transition asset or obligation			33,985	33,993		
e.	Gains and losses			1,982	11,658		
f.	Prior service cost or credit						
g.	Gain or loss recognized due to a settlements curtailment			1,693	- 0 -		
h.	Total net periodic benefit cost			51,228	58,617		

(5)	Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost	Pension Benefits		Postretirement Benefits	
		2014	2013	2014	2013
a.	Items not yet recognized as a component of net periodic cost – prior year	NONE	NONE	NONE	NONE
b.	Net transition asset or obligation recognized				
c.	Net prior service cost or credit arising during the period				
d.	Net prior service cost or credit recognized				
e.	Net gain and loss arising during the period				
f.	Net gain and loss recognized				
g.	Items not yet recognized as a component of net periodic cost – current year				

NOTES TO FINANCIAL STATEMENTS

(6)	Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost		Pension Benefits		Postretirement Benefits	
			2014	2013	2014	2013
	a.	Net transition asset or obligations	NONE	NONE	NONE	NONE
	b.	Net prior service cost or credit				
	c.	Net recognized gains and losses				

(7)	Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost		Pension Benefits		Postretirement Benefits	
			2014	2013	2014	2013
	a.	Net transition asset or obligations	NONE	NONE	NONE	NONE
	b.	Net prior service cost or credit				
	c.	Net recognized gains and losses				

(8)	Weighted-average assumptions used to determine net periodic benefit cost as of December 31		2014	2013
	a.	Weighted-average discount rate	5.000	5.000
	b.	Expected long-term rate of return on plan assets	5.000	5.000
	c.	Rate of compensation increase	0.000	0.000
	Weighted-average assumptions used to determine projected benefit obligations as of December 31			
	d.	Weighted-average discount rate	5.000	5.000
	e.	Rate of compensation increase	0.000	0.000

(9) The amount of the accumulated benefit obligation for defined benefit pension plans was \$369,961 for the current year and \$345,647 for the prior year.

(10) The Association assumes a Preretirement Health Care Cost Trend Rate of 7% per annum and a Postretirement Health Care Cost Trend Rate of 6% per annum.

(11)	Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage point change in assumed health care cost trend rates would have the following effects:		1 Percentage Point Increase	1 Percentage Point Decrease
	a.	Effect on total of service and interest cost components	134	134
	b.	Effect on postretirement benefit obligation	2,677	2,677

(12) Estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

	Year(s)	Amount
a.	2015	N / A
b.	2016	
c.	2017	
d.	2018	
e.	2019	
f.	2020 through 20__	

(13) Not Applicable.

(14) Not Applicable.

(15) Not Applicable.

(16) Not Applicable.

(17) Not Applicable.

(18) Not Applicable.

(19) Not Applicable.

(20) Not Applicable.

(21) Not Applicable.

B. Investment Policies and Strategies - Not Applicable.

C. Fair Value of Plan Assets - Not Applicable..

D. Basis Used to Determine Expected Long-Term Rate-of-Return - Not Applicable.

E. Defined Contribution Plans - Not Applicable.

F. Multiemployer Plans - None.

NOTES TO FINANCIAL STATEMENTS

- G. Consolidated/Holding Company Plans - None.
- H. Postemployment Benefits and Compensated Absences - None.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - Not Applicable.

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

- (1) The Association has no shares of capital stock outstanding.
- (2) The Association has no preferred stock outstanding.
- (3) Not Applicable.
- (4) Not Applicable.
- (5) Not Applicable.
- (6) There were no restrictions placed on the Association's surplus.
- (7) There were no advances to surplus.
- (8) There was no stock held for special purposes by the Association's.
- (9) There were no major changes in balances of special purpose funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by unrealized gains and losses is:\$ 267,236.
- (11) The reporting entity issued the following surplus debentures or similar obligations: - None.
- (12) The impact of any restatement due to prior quasi-reorganizations is as follows: - None.
- (13) The effective dates of all quasi-reorganizations in the prior 10 years are: - Not Applicable.

NOTE 14 – LIABILITIES, CONTINGENCIES AND ASSESSMENTS - None.

NOTE 15 – LEASES - None.

NOTE 16 – INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK - None.

NOTE 17 – SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES - None.

NOTE 18 – GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE PORTION OF PARTIALLY INSURED PLANS - None.

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				
INDUSTRIAL & MISC	5,636,029			5,636,029
Total	5,636,029			5,636,029
Liabilities at Fair Value	Level 1	Level 2	Level 3	Total
NOT APPLICABLE				
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
NOT APPLICABLE										
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
NOT APPLICABLE										
Total										

NOTES TO FINANCIAL STATEMENTS

- (3) Policy for Determining when Transfers between Levels are Recognized - Not Applicable.
- (4) Fair value market values of investments are provided by the NAIC
- (5) Derivative assets and Liabilities - 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	790,142,650	718,960,268		790,142,650		
PREFERRED STOCKS	2,238,785	2,105,553		2,238,785		
COMMON STOCKS	5,636,029	5,636,029	5,636,029			
MORTGAGE LOANS	2,396	2,396		2,396		
CASH & SHORT-TERM INVESTMENTS	22,936,739	22,936,739	22,936,739			
OTHER INVESTED ASSETS	13,594,903	11,265,405		13,594,903		
Total	834,551,502	760,906,390	28,572,768	805,978,734		

D. Not Practicable to Estimate Fair Value

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
NOT APPLICABLE		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

- (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. \$277,969.
- (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? \$_____

NOTES TO FINANCIAL STATEMENTS

- B. Uncollectible Reinsurance - Not Applicable.
- C. Commutation of Ceded Reinsurance - Not Applicable.
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable.

NOTE 24. – RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDTERMINATION - Not Applicable.

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. Approximately 95% of life business is participating.
- B. Dividends are accounted for as shown in Exhibit 4.
- C. The Association paid dividends in the amount of \$2,641,572 to policyholders.
- D. The Association 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 Association waives deduction of deferred fractional premiums upon death of insured and returns any portion of final premium beyond the date of death. A reserve for this is provided in Exhibit 5. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums are charged for substandard policies issued.
- (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) Tabular Interest on accumulated dividends is equal to full year's interest on the beginning balance. Tabular interest on supplementary contracts without life contingencies is equal to a full year's interest on the principal left on deposit. In both cases, Tabular Interest as calculated as stated previously is adjusted in case of withdrawal of deposit during the year.
- (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	27,152,388			27,152,388	6.454
	(3)	At fair value					0.000
	(4)	Total with adjustment or at fair value (total of 1 through 3)	27,152,388			27,152,388	6.454
	(5)	At book value without adjustment (minimal or no charge or adjustment)	380,807,669			380,807,669	90.510
B.	Not subject to discretionary withdrawal		12,774,358			12,774,358	3.036
C.	Total (gross: direct + assumed)		420,734,415			420,734,415	100.000
D.	Reinsurance ceded						
E.	Total (net (C) - (D))		420,734,415			420,734,415	

NOTES TO FINANCIAL STATEMENTS

F. Life and Accident & Health Annual Statement:

(1)	Exhibit 5, Annuities, Total (net)	406,931,000
(2)	Exhibit 5, Supplementary contracts with life contingencies, Total (net)	
(3)	Exhibit 7, Deposit-type contracts, Line 14, Column 1	13,803,415
(4)	Subtotal	420,734,415
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	420,734,415

G. FHLB (Federal Home Loan Bank) Agreements – None.

		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	17,713	17,713
(4)	Credit life		
(5)	Group life		
(6)	Group annuity		
(7)	Totals	17,713	17,713

NOTE 34. – SEPARATE ACCOUNTS - None.

NOTE 35. – LOSS/CLAIM ADJUSTMENT EXPENSES - None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes []No [X]

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?

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:

11/19/2014

3.1

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

12/31/2013

3.2

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

12/31/2008

3.3

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

06/05/2009

3.4

By what department or departments?
OHIO DEPARTMENT OF INSURANCE

3.5

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

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

3.6

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

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

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11

sales of new business?

Yes []No [X]

4.12

renewals?

Yes []No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21

sales of new business?

Yes []No [X]

4.22

renewals?

Yes []No [X]

5.1

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

Yes []No [X]

5.2

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

1	2	3
Name of Entity	NAIC Co. Code	State of Domicile

6.1

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

Yes []No [X]

6.2

If yes, give full information:

7.1

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

Yes []No [X]

7.2

If yes,

7.21

State the percentage of foreign control

%

7.22

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

1	2
Nationality	Type of Entity

8.1

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

Yes []No [X]

8.2

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

8.3

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

Yes []No [X]

8.4

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

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
HOROVITZ, RUDOY & ROTEMAN KOPPERS BLDG - 6TH FLOOR, 436 SEVENTH AVE, PITTSBURGH, PA 15219-1853

10.1

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

Yes []No [X]

10.2

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

10.3

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

Yes []No [X]

10.4

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

PART 1 - COMMON INTERROGATORIES - FINANCIAL

22.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [☐] No [☒]

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

.....

22.22

Amount paid as expenses

.....

22.23

Other amounts paid

.....

23.1

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

Yes [☐] No [☒]

23.2

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

.....

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.01

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes [☒] No [☐]

24.02

If no, give full and complete information relating thereto.

.....

24.03

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

.....

24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [☐] No [☐] N/A [☒]

24.05

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

.....

24.06

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

.....

24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [☐] No [☐] N/A [☒]

24.08

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

Yes [☐] No [☐] N/A [☒]

24.09

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes [☐] No [☐] N/A [☒]

24.10

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

24.101

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

.....

24.102

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

.....

24.103

Total payable for securities lending reported on the liability page.

.....

25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03)

Yes [☒] No [☐]

25.2

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

25.21

Subject to repurchase agreements

\$.....0

25.22

Subject to reverse repurchase agreements

\$.....0

25.23

Subject to dollar repurchase agreements

\$.....0

25.24

Subject to reverse dollar repurchase agreements

\$.....0

25.25

Placed under option agreements

\$.....0

25.26

Letter stock or securities restricted as to sale - excluding FHLB Capital Stock

\$.....0

25.27

FHLB Capital Stock

\$.....0

25.28

On deposit with states

\$.....804,753

25.29

On deposit with other regulatory bodies

\$.....0

25.30

Pledged as collateral - excluding collateral pledged to an FHLB

\$.....21,027,417

25.31

Pledged as collateral to FHLB - including assets backing funding agreements

\$.....0

25.32

Other

\$.....0

25.3

For category (25.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount

26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [☐] No [☒]

26.2

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

Yes [☐] No [☐] N/A [☒]

27.1

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

Yes [☐] No [☒]

27.2

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

.....

28.

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

Yes [☒] No [☐]

28.01

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

1	2
Name of Custodian(s)	Custodian's Address
PNC BANK	620 LIBERTY AVE, PITTSBURGH, PA 15222

28.02

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

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

28.03

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

Yes [☐] No [☒]

28.04

If yes, give full and complete information relating thereto:

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

28.05

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

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

29.1

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

Yes [☐] No [☒]

PART 1 - COMMON INTERROGATORIES - INVESTMENT

29.2 If yes, complete the following schedule:

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

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

1	2	3	4
Name of Mutual Fund (from the above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	Date of Valuation

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	720,960,268	792,142,650	71,182,382
30.2 Preferred stocks.....	2,105,553	2,238,785	133,232
30.3 Totals.....	723,065,821	794,381,435	71,315,614

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

USED NAIC'S YEAR END VALUATION & PNC FINANCIAL'S MARKET PRICES FOR ITEMS NOT LISTED BY NAIC

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

Yes [X] No []

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

Yes [X] No []

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

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

Yes [X] No []

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

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

\$.....48,345

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
A.M. BESTCOMPANY INC	19,500
AMERICAN FRATERNAL ALLIANCE	20,275

34.1 Amount of payments for legal expenses, if any?

\$.....136,742

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
CALFEE HALTER GRISWOLD	136,742

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

GENERAL INTERROGATORIES

PART 2 - FRATERNAL INTERROGATORIES

1.1

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

Yes []

No [X]

1.2

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

\$.....

0

1.3

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

1.31

Reason for excluding

NOT APPLICABLE

1.4

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

.....

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$.....

0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

1.62

Total incurred claims

1.63

Number of covered lives

All years prior to most current three years:

1.64

Total premium earned

1.65

Total incurred claims

1.66

Number of covered lives

1.7

Group policies:

Most current three years:

1.71

Total premium earned

1.72

Total incurred claims

1.73

Number of covered lives

All years prior to most current three years:

1.74

Total premium earned

1.75

Total incurred claims

1.76

Number of covered lives

2.1

Does this reporting entity have Separate Accounts?

Yes []

No [X]

2.2

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

Yes []

No []

N/A [X]

2.3

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

.....

2.4

State the authority under which Separate Accounts are maintained:

NOT APPLICABLE

2.5

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

Yes []

No [X]

2.6

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

Yes []

No [X]

2.7

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

.....

3.

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

Yes [X]

No []

4.

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

MONTHLY

5.

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

BY DELEGATES

6.

What is the basis of representation in the governing body?

ONE DELEGATE FOR EVERY 25 - 150 MEMBERS; SCALED UPWARD WITH MAXIMUM OF 10 DELEGATES

7.1

How often are regular meetings of the governing body held?

EVERY FOURTH YEAR

7.2

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

OCTOBER 2011.....

7.3

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

OCTOBER 2015, LOUISVILLE, KY

7.4

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

.....

377

7.5

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

.....

352

8.

How are the expenses of the governing body defrayed?

OUT OF OPERATIONS

9.

When and by whom are the officers and directors elected?

BY DELEGATES AT THE CONVENTION

10.

What are the qualifications for membership?

AS PER THE BYLAWS

11.

What are the limiting ages for admission?

ONE DAY TO 85 YEARS

12.

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

MINIMUM - \$1,000; MAXIMUM - NO LIMIT

13.

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

Yes [X]

No []

14.

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

Yes []

No [X]

15.1

Are notices of the payments required sent to the members?

Yes [X]

No []

N/A []

15.2

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

Yes [X]

No []

16.

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

16.11

First year

.....

0.0 %

16.12

Subsequent years

.....

0.0 %

GENERAL INTERROGATORIES

PART 2 - FRATERNAL INTERROGATORIES

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

17.2 If so, what amount and for what purpose?

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

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

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

19.2 If yes, when?

OCTOBER 2014

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

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

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

21.3 If yes, explain

MEMBERS UPON ATTAINING AGE 80 UNDER WHOLE LIFE CERTIFICATES HAVE SUBSEQUENT PREMIUMS WAIVED

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

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

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

24.1 Does the company have variable annuities with guaranteed benefits?

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

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

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

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

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

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

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

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

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

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

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

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

Date	Outstanding Lien Amount

28.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?

28.2 If the answer to 28.1 is yes, please provide the following:

1	2	3	4	Assets Supporting Reserve Credit		
				5	6	7
Company Name	NAIC Company Code	Domiciliary Jurisdiction	Reserve Credit	Letters of Credit	Trust Agreements	Other

29. Provide the following for Individual Ordinary Life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

29.1 Direct Premium Written.....

29.2 Total incurred claims

29.3 Number of covered lives

*Ordinary Life Insurance Includes:
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

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
Life Insurance in Force (Exhibit of Life Insurance)					
1. Total (Line 21, Column 2).....	1,043,296	1,040,569	1,031,568	879,259	810,192
New Business Issued (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....	13,777	19,148	151,249	83,179	56,944
Premium Income (Exhibit 1, Part 1)					
3. Life insurance - first year (Line 9.4, Column 2).....	84,735	153,576	180,269	173,160	153,254
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	4,600,287	4,806,290	34,607,812	24,477,963	14,189,354
5. Annuity (Line 20.4, Column 3).....	28,344,740	22,257,278	19,621,284	18,195,109	32,773,087
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).....	33,029,762	27,217,144	54,409,365	42,846,232	47,115,695
Balance Sheet Items (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	781,260,866	756,406,769	727,699,668	676,100,757	635,734,091
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	688,716,869	665,346,029	643,630,015	590,271,287	546,216,178
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	657,806,000	640,372,000	620,306,824	569,007,000	523,336,000
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....	13,803,415	9,969,420	9,539,848	8,047,779	8,260,202
14. Asset valuation reserve (Page 3, Line 21.1).....	7,538,835	7,741,662	7,330,961	6,134,048	6,907,564
15. Surplus (Page 3, Line 30).....	92,544,021	91,060,737	84,069,649	85,829,470	89,517,916
Cash Flow (Page 5)					
16. Net cash from operations (Line 11).....	27,981,267	28,401,266	52,182,334	42,947,911	46,145,386
Risk-Based Capital Analysis					
17. Total Adjusted Capital.....	101,380,356	99,489,399	92,022,610	93,042,018	96,425,480
18. 50% of the Calculated RBC Amount.....	10,563,511	9,902,117	9,995,542	8,989,712	8,647,098
Percentage Distribution of Cash, Cash Equivalent and Invested Assets (Page 2, Col. 3) (Line No. ÷ Page 2, Line 12, Col. 3) x 100.0					
19. Bonds (Line 1).....	93.4	93.7	93.1	94.4	92.5
20. Stocks (Lines 2.1 and 2.2).....	1.0	1.2	1.1	1.3	1.6
21. Mortgage loans on real estate (Lines 3.1 and 3.2).....	0.0	0.0	0.0	0.0	0.0
22. Real estate (Lines 4.1, 4.2 and 4.3).....	0.7	0.8	0.8	0.9	1.0
23. Cash, cash equivalents and short-term investments (Line 5).....	3.0	2.4	3.3	1.6	3.0
24. Contract loans (Line 6).....	0.4	0.4	0.3	0.3	0.3
25. Derivatives (Line 7).....					
26. Other invested assets (Line 8).....	1.5	1.5	1.4	1.5	1.6
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
Investments in Subsidiaries and Affiliates					
31. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....					
32. Affiliated preferred stock (Schedule D Summary, Line 18, Col. 1).....					
33. Affiliated common stock (Schedule D Summary, Line 24, Col. 1).....					
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.....					
Total Nonadmitted Assets and Admitted Assets					
39. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	282,660	363,113	380,798	425,793	506,333
40. Total admitted assets (Page 2, Line 28, Col. 3).....	781,260,866	756,406,769	727,699,668	676,100,757	635,734,091
Investment Data					
41. Net investment income (Exhibit of Net Investment Income, Line 17).....	40,552,448	38,551,857	37,752,848	35,603,953	34,322,922
42. Realized capital gains (losses) (Page 4, Line 30, Column 1).....	45,432	1,639,831	682,665	(454,799)	24,678
43. Unrealized capital gains (losses) (Page 4, Line 34, Column 1).....	267,236	1,543,414	867,638	(420,892)	441,192
44. Total of above Lines 41, 42 and 43.....	40,865,116	41,735,102	39,303,151	34,728,262	34,788,792

First Catholic Slovak Ladies Association Of The U.S.A.
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
Benefits and Reserve Increases (Page 6)					
45. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 7 less Line 13, Column 5).....	38,695,344	30,358,723	27,957,762	23,109,653	24,188,984
46. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					
47. Increase in Life Reserves (Line 17, Column 2).....	(1,664,000)	3,261,000	37,585,000	27,670,000	12,931,000
48. Increase in Accident and Health Reserves (Line 17, Column 5).....					
49. Refunds to Members (Line 28, Column 1).....	2,641,572	1,338,822	1,192,207	2,110,662	2,064,948
Operating Percentages					
50. Insurance Expense Percent (Page 6, Column 1, Lines 19, 20 and 21 less Line 6, Column 1) ÷ (Page 6 Column 1, Line 1) x 100.0.....	27.4	33.3	22.4	26.3	21.5
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.....	3.1	1.5	1.2	1.3	1.3
52. Accident and Health Loss Percent (Schedule H, Part 1, Lines 5 and 6, Column 2).....					
53. A&H cost containment percent (Schedule H, Part 1, Line 4, Column 2).....					
54. Accident and Health Expense Percent Excluding Cost Containment Expenses (Schedule H, Part 1, Line 10, Column 2).....					
Accident and Health Reserve Adequacy					
55. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1).....					
56. Prior Years' Liability and Reserve (Schedule H, Part 3, Line 3.2, Column 1).....					
Net Gains from Operations After Refunds to Members by Lines of Business (Page 6, Line 29)					
57. Life Insurance (Column 2).....	2,510,944	3,638,213	(2,096,306)	(2,977,320)	1,365,677
58. Annuity (Column 3).....	5,322,489	4,477,656	3,615,601	4,797,196	5,613,894
59. Supplementary Contracts (Column 4).....	(12,374)	(10,910)	(12,513)	(3,677)	(15,931)
60. Accident and Health (Column 5).....					
61. Aggregate of All Other Lines of Business (Column 6).....					1
62. Fraternal (Column 8).....	(3,733,727)	(3,903,915)	(3,407,989)	(3,403,383)	(3,401,061)
63. Expense (Column 9).....					
64. Total (Column 1).....	4,087,332	4,201,044	(1,901,207)	(1,587,184)	3,562,579

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:

EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year.....	94,301	1,040,569
2. Issued during year.....	767	13,777
3. Reinsurance assumed.....		
4. Revived during year.....	2	3
5. Increased during year (net).....		16,326
6. Subtotals, Lines 2 to 5.....	769	30,106
7. Additions by refunds during year.....	XXX	3,920
8. Aggregate write-ins for increases.....	544	10,994
9. Totals (Line 1 plus Line 6 to Line 8).....	95,614	1,085,589
Deductions During Year:		
10. Death.....	1,910	6,973
11. Maturity.....	412	2,780
12. Disability.....		
13. Expiry.....	64	517
14. Surrender.....	784	28,762
15. Lapse.....	71	3,039
16. Conversion.....		
17. Decreased (net).....	1	
18. Reinsurance.....		
19. Aggregate write-ins for decreases.....	2	222
20. Totals (Lines 10 to 19).....	3,244	42,293
21. In force end of year (b) (Line 9 minus 20).....	92,370	1,043,296
22. Reinsurance ceded end of year.....	XXX	65,012
23. Line 21 minus Line 22.....	XXX	978,284

DETAILS OF WRITE-INS		
0801.		
0802. Pre Need Annual Increase - Face Amount & PUA.....		23
0803. Other Adjustment.....	3	266
0898. Summary of remaining write-ins for Line 8 from overflow page.....	541	10,705
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	544	10,994
1901. Fixed Rate/Decreasing Term.....		7
1902. Paid Up Addition Withdrawals.....		86
1903. Reduced Paid Up.....		74
1998. Summary of remaining write-ins for Line 19 from overflow page.....	2	55
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 above).....	2	222

- (a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).
- (b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates), number of certificates.....84,050 , Amount, \$.....666,656.
Additional accidental death benefits included in life certificates were in amount, \$.....10. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [☐] No [☒]
If not, how are such expenses met?.....EXCESS INTEREST & MORTALITY SAVINGS

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

	1 Supplementary Contracts (Involving Life Contingencies)	2 Supplementary Contracts (Not Involving Life Contingencies)	3 Individual Annuities	4 Accident & Health Insurance
1. In force end of prior year.....		243	12,294	
2. Issued during year.....		118	785	
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. TOTALS (Lines 1 to 4).....	0	361	13,079	0
Deduction during year:				
6. Decreased during year (net).....		93	473	
7. Reinsurance ceded.....				
8. TOTALS (Lines 6 and 7).....	0	93	473	0
9. In force end of year (Line 5 minus Line 8).....	0	268	12,606	0
10. Amount on deposit.....		335,580	416,250,437	XXX
Income now payable:				
11. Amount of income payable.....				XXX
Deferred fully paid:				
12. Account balance.....	XXX	XXX		XXX
Deferred not fully paid:				
13. Account balance.....	XXX	XXX		XXX

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.		1	Direct Business					
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
			2 Life Insurance Premiums	3 Annuity Considerations				
1.	Alabama.....	AL	L.....	1,090	30,000	-	31,090	-
2.	Alaska.....	AK	L.....	410	-	-	410	-
3.	Arizona.....	AZ	L.....	8,527	839,190	-	847,717	28
4.	Arkansas.....	AR	L.....	-	-	-	0	-
5.	California.....	CA	L.....	-	-	-	0	-
6.	Colorado.....	CO	L.....	5,781	11,982	-	17,763	-
7.	Connecticut.....	CT	L.....	9,175	50,500	-	59,675	1,298
8.	Delaware.....	DE	L.....	823	1,200	-	2,023	150
9.	District of Columbia.....	DC	L.....	3,595	-	-	3,595	-
10.	Florida.....	FL	L.....	26,878	184,370	-	211,248	195
11.	Georgia.....	GA	L.....	-	41,504	-	41,504	-
12.	Hawaii.....	HI	L.....	2,900	28,937	-	31,837	-
13.	Idaho.....	ID	L.....	-	1,400	-	1,400	-
14.	Illinois.....	IL	L.....	268,600	1,179,625	-	1,448,225	19,358
15.	Indiana.....	IN	L.....	85,208	577,996	-	663,204	14,092
16.	Iowa.....	IA	L.....	335,309	2,451,297	-	2,786,606	6,190
17.	Kansas.....	KS	L.....	74,386	346,844	-	421,230	3,575
18.	Kentucky.....	KY	L.....	377	-	-	377	3
19.	Louisiana.....	LA	L.....	-	-	-	0	-
20.	Maine.....	ME	L.....	25,072	1,472,967	-	1,498,039	-
21.	Maryland.....	MD	L.....	8,102	41,482	-	49,584	18
22.	Massachusetts.....	MA	L.....	2,458	13,000	-	15,458	20
23.	Michigan.....	MI	L.....	37,139	144,043	-	181,182	6,669
24.	Minnesota.....	MN	L.....	294,777	3,093,907	-	3,388,684	3,374
25.	Mississippi.....	MS	N.....	-	-	-	0	-
26.	Missouri.....	MO	L.....	40,237	107,792	-	148,029	13
27.	Montana.....	MT	L.....	1,259	-	-	1,259	-
28.	Nebraska.....	NE	L.....	687,804	3,134,292	-	3,822,096	15,302
29.	Nevada.....	NV	L.....	739	8,300	-	9,039	-
30.	New Hampshire.....	NH	N.....	-	-	-	0	-
31.	New Jersey.....	NJ	L.....	64,955	269,446	-	334,401	6,479
32.	New Mexico.....	NM	L.....	8,085	-	-	8,085	-
33.	New York.....	NY	L.....	44,012	974,086	-	1,018,098	1,932
34.	North Carolina.....	NC	L.....	1,924	10,000	-	11,924	2
35.	North Dakota.....	ND	L.....	43,203	227,686	-	270,889	3,852
36.	Ohio.....	OH	L.....	585,367	4,150,896	-	4,736,263	66,009
37.	Oklahoma.....	OK	L.....	596	-	-	596	-
38.	Oregon.....	OR	L.....	12,175	20,075	-	32,250	-
39.	Pennsylvania.....	PA	L.....	872,928	7,275,629	-	8,148,557	62,265
40.	Rhode Island.....	RI	L.....	4,999	49,525	-	54,524	-
41.	South Carolina.....	SC	L.....	4,633	35,236	-	39,869	23
42.	South Dakota.....	SD	L.....	29,627	107,424	-	137,051	1,652
43.	Tennessee.....	TN	L.....	3,919	22,582	-	26,501	865
44.	Texas.....	TX	L.....	36,439	518,915	-	555,354	426
45.	Utah.....	UT	L.....	-	7,000	-	7,000	-
46.	Vermont.....	VT	L.....	-	2,000	-	2,000	-
47.	Virginia.....	VA	L.....	17,201	51,354	-	68,555	17
48.	Washington.....	WA	L.....	-	2,000	-	2,000	-
49.	West Virginia.....	WV	L.....	3,808	44,200	-	48,008	469
50.	Wisconsin.....	WI	L.....	186,151	816,060	-	1,002,211	8,153
51.	Wyoming.....	WY	L.....	-	-	-	0	-
52.	American Samoa.....	AS	N.....	-	-	-	0	-
53.	Guam.....	GU	N.....	-	-	-	0	-
54.	Puerto Rico.....	PR	N.....	-	-	-	0	-
55.	US Virgin Islands.....	VI	N.....	-	-	-	0	-
56.	Northern Mariana Islands.....	MP	N.....	-	-	-	0	-
57.	Canada.....	CAN	N.....	-	-	-	0	-
58.	Aggregate Other Alien.....	OT	XXX.....	0	0	0	0	0
59.	Subtotal.....	(a).....49	XXX.....	3,840,668	28,344,742	0	32,185,410	222,429
90.	Reporting entity contributions for employee benefit plans.	XXX.....					0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX.....		1,086,730			1,086,730	
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
95.	Totals (Direct Business).....	XXX.....		4,927,398	28,344,742	0	33,272,140	222,429
96.	Plus Reinsurance Assumed.....	XXX.....					0	
97.	Totals (All Business).....	XXX.....		4,927,398	28,344,742	0	33,272,140	222,429
98.	Less Reinsurance Ceded.....	XXX.....		277,969			277,969	
99.	Totals (All Business) less reinsurance ceded.....	XXX.....		4,649,429	28,344,742	(b).....0	32,994,171	222,429

DETAILS OF WRITE-INS

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

Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 4 or with Schedule H, Part 1, Column 1, Line 1. Indicate which:

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

PART 1 – ORGANIZATIONAL CHART

2013 ALPHABETICAL INDEX
FRATERNAL ANNUAL STATEMENT BLANK

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