LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

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ANNUAL STATEMENT

For the Year Ending December 31, 2014

OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code ____ , ____ (current period) (prior period) NAIC Company Code 63819 Employer's ID Number 23-1640528

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

Country of Domicile United States of America

Incorporated/Organized 05/06/1964 Commenced Business 05/06/1964

Statutory Home Office 4675 Cornell Road, Suite 160 (Street and Number) , Cincinnati, OH, 45241 (City or Town, State, Country and Zip Code)

Main Administrative Office 4675 Cornell Road, Suite 160 (Street and Number)

Cincinnati, OH, 45241 (City or Town, State, Country and Zip Code) (513)247-0711 (Area Code)(Telephone Number)

Mail Address P.O. Box 625700 (Street and Number) , Cincinnati, OH, 45262-5700 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 4675 Cornell Road, Suite 160 (Street and Number)

Cincinnati, OH, 45241 (City or Town, State, Country and Zip Code) (513)247-0711 (Area Code)(Telephone Number)

Internet Website Address www.uflife.com

Statutory Statement Contact Beth Adkins (Name) (513)247-5665 (Area Code)(Telephone Number)

badkins@uflife.com (E-Mail Address) (513)247-5040- (Fax Number)

OFFICERS

Name	Title
Thomas Cresson Hardy	Chairman/CEO #
Jay Cresson Hardy	President #
Elaine Marie Greer	Secretary
Beth Anne Adkins	Treasurer

VICE-PRESIDENTS

Beth Anne Adkins, Vice President
Elaine Marie Greer, Assistant Vice President
Cynthia Lee English, Vice President
Chris Kuhnen, Vice President

DIRECTORS OR TRUSTEES

David Benjamin Abraham
Thomas Cresson Hardy
Alexander Meeker Clark
John Joseph Waller
Jerry Michael Gannon
John Bernard Yanko
Jay Cresson Hardy

State of Ohio

County of Hamilton ss

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

(Signature)	(Signature)	(Signature)
Jay Hardy	Elaine Greer	Beth Adkins
(Printed Name) 1.	(Printed Name) 2.	(Printed Name) 3.
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me this

16th day of February 2015

(Notary Public Signature)

a. Is this an original filing? Yes[X] No[ ]

b. If no: 1. State the amendment number 0
2. Date filed
3. Number of pages attached 0

ASSETS

		Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols.1-2)	Prior Year 4 Net Admitted Assets
1.	Bonds (Schedule D)	183,638,282		183,638,282	165,475,009
2.	Stocks (Schedule D)				
	2.1 Preferred stocks				
	2.2 Common Stocks				
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $..............0 encumbrances)				
	4.2 Properties held for the production of income (less $..............0 encumbrances)				
	4.3 Properties held for sale (less $..............0 encumbrances)				
5.	Cash ($........(45,049), Schedule E Part 1), cash equivalents ($..............0, Schedule E Part 2) and short-term investments ($.........583,498, Schedule DA)	538,450		538,450	1,649,764
6.	Contract loans (including $..............0 premium notes)	88,297		88,297	74,409
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)				
9.	Receivables for securities				
10.	Securities Lending Reinvested Collateral Assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	184,265,029		184,265,029	167,199,182
13.	Title plants less $..............0 charged off (for Title insurers only)				
14.	Investment income due and accrued	2,074,629		2,074,629	1,878,131
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	67,967		67,967	26,817
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (Including $..............0 earned but unbilled premiums)	2,614,165		2,614,165	2,449,916
	15.3 Accrued retrospective premiums				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers				
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts	45,770		45,770	126,831
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				
18.2	Net deferred tax asset	3,191,189	2,188,189	1,003,000	1,020,000
19.	Guaranty funds receivable or on deposit	16,583		16,583	24,131
20.	Electronic data processing equipment and software	498,664	474,098	24,566	10,112
21.	Furniture and equipment, including health care delivery assets ($..............0)	33,716	33,716		
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	53		53	200
24.	Health care ($..............0) and other amounts receivable	478,063	478,063		
25.	Aggregate write-ins for other than invested assets	34,944	34,944		
26.	TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	193,320,772	3,209,010	190,111,762	172,735,320
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	TOTAL (Lines 26 and 27)	193,320,772	3,209,010	190,111,762	172,735,320
DETAILS OF WRITE-INS					
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501.	Premiums Receivable	1,897	1,897		
2502.	Prepaid Expenses	33,047	33,047		
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	34,944	34,944		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts $.....171,839,297 (Exhibit 5, Line 9999999) less $...............0 included in Line 6.3 (including $...............0 Modco Reserve)	171,839,297	155,106,058
2. Aggregate reserve for accident and health contracts (including $...............0 Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $...............0 Modco Reserve)		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10, and 11)	1,297,517	1,188,543
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10, and 11)		
5. Policyholders' dividends $...............0 and coupons $...............0 due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including $...............0 Modco)		
6.2 Dividends not yet apportioned (including $...............0 Modco)		
6.3 Coupons and similar benefits (including $...............0 Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less $...............0 discount; including $...............0 accident and health premiums (Exhibit 1, Part 1, Column 1, sum of Lines 4 and 14)	144,408	33,194
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of $...............0 accident and health experience rating refunds of which $...............0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including $...............0 assumed and $.........286,856 ceded	286,856	625,083
9.4 Interest Maintenance Reserve (IMR, Line 6)	1,744,858	1,574,224
10. Commissions to agents due or accrued-life and annuity contracts $...............0 accident and health $...............0 and deposit-type contract funds $...............0		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Column 6)	377,995	442,047
13. Transfers to Separate Accounts due or accrued (net) (including $...............0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	269,844	222,811
15.1 Current federal and foreign income taxes, including $...............0 on realized capital gains (losses)	94,723	3,102
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	234,447	161,935
18. Amounts held for agents' account, including $.......1,008,606 agents' credit balances	1,008,606	948,317
19. Remittances and items not allocated	661,708	723,695
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money $...............0 and interest thereon $...............0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset Valuation Reserve (AVR, Line 16, Column 7)	650,970	515,924
24.02 Reinsurance in unauthorized and certified ($...............0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified ($...............0) reinsurers		76,400
24.04 Payable to parent, subsidiaries and affiliates	20,665	11,503
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes $...............0 and interest thereon $...............0		
25. Aggregate write-ins for liabilities		
26. TOTAL Liabilities excluding Separate Accounts Business (Lines 1 to 25)	178,631,893	161,632,835
27. From Separate Accounts Statement		
28. TOTAL LIABILITIES (Lines 26 and 27)	178,631,893	161,632,835
29. Common capital stock	2,524,500	2,524,500
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus Notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Column 2 plus Page 4, Line 51.1, Column 1)	2,584,370	2,584,370
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	6,370,999	5,993,615
36. Less treasury stock, at cost:		
36.1 ....0 shares common (value included in Line 29 $...............0)		
36.2 ....0 shares preferred (value included in Line 30 $...............0)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (Including $...............0 in Separate Accounts Statement)	8,955,369	8,577,985
38. TOTALS of Lines 29, 30 and 37 (Page 4, Line 55)	11,479,869	11,102,485
39. TOTALS of Lines 28 and 38 (Page 2, Line 28, Column 3)	190,111,762	172,735,320
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. TOTALS (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)		

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col.11)	43,360,163	51,143,708
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	6,722,420	6,040,569
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	373,076	294,599
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, Column 1)	3,538,471	3,891,501
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	100	
9. TOTALS (Lines 1 to 8.3)	53,994,230	61,370,376
10. Death benefits	22,507,609	20,129,267
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Columns 4 + 8)		
13. Disability benefits and benefits under accident and health contracts		
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	257,307	177,520
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	670	2,142
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	16,733,239	24,961,773
20. TOTALS (Lines 10 to 19)	39,498,825	45,270,703
21. Commissions on premiums, annuity considerations, and deposit type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Column 1)	8,853,516	9,930,453
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Column 1)		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	3,221,661	3,124,766
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Columns 1 + 2 + 3)	1,507,592	1,629,420
25. Increase in loading on deferred and uncollected premiums	(10,365)	116,892
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions		
28. TOTALS (Lines 20 to 27)	53,071,229	60,072,234
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	923,001	1,298,142
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	923,001	1,298,142
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	53,570	162,756
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	869,431	1,135,386
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $..............0 (excluding taxes of $.........135,927 transferred to the IMR)		
35. Net Income (Line 33 plus Line 34)	869,431	1,135,386
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Column 2)	11,102,485	10,970,516
37. Net Income (Line 35)	869,431	1,135,386
38. Change in net unrealized capital gains (losses) less capital gains tax of $..............0		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(40,385)	1,397,350
41. Change in nonadmitted assets	118,384	(1,563,045)
42. Change in liability for reinsurance in unauthorized companies and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(135,046)	(118,722)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Column 2 minus Column 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(435,000)	(719,000)
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	377,384	131,969
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	11,479,869	11,102,485
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	100	
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. TOTALS (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	100	
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. TOTALS (Lines 2701 through 2703 plus 2798) (Line 27 above)		
5301. Distribution of ownership shares		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. TOTALS (Lines 5301 through 5303 plus 5398) (Line 53 above)		

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	43,276,342	50,776,322
2.	Net investment income	7,426,043	6,401,517
3.	Miscellaneous income	3,614,971	3,815,101
4.	TOTAL (Lines 1 through 3)	54,317,356	60,992,939
5.	Benefit and loss related payments	22,994,839	20,142,988
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	13,514,721	14,733,129
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $..............0 tax on capital gains (losses)	97,877	211,501
10.	TOTAL (Lines 5 through 9)	36,607,437	35,087,618
11.	Net cash from operations (Line 4 minus Line 10)	17,709,919	25,905,321
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	64,285,501	19,314,526
	12.2 Stocks		
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
	12.7 Miscellaneous proceeds		
	12.8 TOTAL Investment proceeds (Lines 12.1 to 12.7)	64,285,501	19,314,526
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	82,610,225	44,959,539
	13.2 Stocks		
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets		
	13.6 Miscellaneous applications		
	13.7 TOTAL Investments acquired (Lines 13.1 to 13.6)	82,610,225	44,959,539
14.	Net increase (decrease) in contract loans and premium notes	13,888	1,323
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(18,338,612)	(25,646,336)
	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		
	16.5 Dividends to stockholders	435,000	719,000
	16.6 Other cash provided (applied)	(47,621)	313,509
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(482,621)	(405,491)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(1,111,314)	(146,505)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	1,649,764	1,796,269
	19.2 End of year (Line 18 plus Line 19.1)	538,450	1,649,764

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001			

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	43,360,163	336,710	2,204,275				40,819,178					
2. Considerations for supplementary contracts with life contingencies												
3. Net investment income	6,722,420	147,152	1,224,028				5,351,240					
4. Amortization of Interest Maintenance Reserve (IMR)	373,076	8,355	70,692				294,029					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	3,538,471		3,538,471									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income												
8.1 Fees associated with income from 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	100						100					
9. TOTALS (Lines 1 to 8.3)	53,994,230	492,217	7,037,466				46,464,547					
10. Death benefits	22,507,609	314,986	4,070,624				18,121,999					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	257,307		43,017				214,290					
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	670		231				439					
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	16,733,239	105,698	(901,298)				17,528,839					
20. TOTALS (Lines 10 to 19)	39,498,825	420,684	3,212,574				35,865,567					
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	8,853,516		3,201,457				5,652,059					
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	3,221,661	26,938	164,369				3,030,354					
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,507,592		415,313				1,092,279					
25. Increase in loading on deferred and uncollected premiums	(10,365)		(46,045)				35,680					
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. TOTALS (Lines 20 to 27)	53,071,229	447,622	6,947,668				45,675,939					
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 - Line 28)	923,001	44,595	89,798				788,608					
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 - Line 30)	923,001	44,595	89,798				788,608					
32. Federal income taxes incurred (excluding tax on capital gains)	53,570	3,370	5,212				44,988					
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	869,431	41,225	84,586				743,620					
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income	100						100					
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. TOTALS (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	100						100					
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. TOTALS (Lines 2701 through 2703 plus 2798) (Line 27 above)												

(a) Includes the following amounts for FEGLI/SGLI: Line 1 $..............0,Line 10 $..............0, Line 16 $..............0, Line 23 $..............0,Line 24 $..............0.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5	Credit Life	7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	(Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	155,106,058	3,742,668	33,461,941				117,901,449	
2. Tabular net premiums or considerations	28,725,556		1,314,852				27,410,704	
3. Present value of disability claims incurred					X X X			
4. Tabular interest	6,277,382	136,973	1,298,260				4,842,149	
5. Tabular less actual reserve released								
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)	4,011,954	374,640	598,603				3,038,711	
8. TOTALS (Lines 1 to 7)	194,120,950	4,254,281	36,673,656				153,193,013	
9. Tabular cost	7,360,078	226,462	1,362,882		X X X		5,770,734	
10. Reserves released by death	14,664,268	179,453	2,707,114	X X X	X X X		11,777,701	X X X
11. Reserves released by other terminations (net)	257,307		43,017				214,290	
12. Annuity, supplementary contract, and disability payments involving life contingencies								
13. Net transfers to or (from) Separate Accounts								
14. TOTAL Deductions (Lines 9 to 13)	22,281,653	405,915	4,113,013				17,762,725	
15. Reserve December 31, current year	171,839,297	3,848,366	32,560,643				135,430,288	

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 716,894	581,102
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 6,950,757	6,441,960
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans	6,212	6,212
6.	Cash, cash equivalents and short-term investments	(e) 535	535
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	TOTAL Gross investment income	7,674,398	7,029,809
11.	Investment expenses		(g) 307,389
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	TOTAL Deductions (Lines 11 through 15)		307,389
17.	Net Investment income (Line 10 minus Line 16)		6,722,420
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	TOTALS (Lines 1501 through 1503 plus 1598) (Line 15 above)		

(a) Includes $.........221,855 accrual of discount less $.......1,062,944 amortization of premium and less $.........760,032 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 $..............0 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	412,087		412,087		
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	267,551		267,551		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	TOTAL Capital gains (losses)	679,638		679,638		
DETAILS OF WRITE-INS						
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above)					

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

		1	2	Ordinary		5	Group		Accident and Health			11
		Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	Aggregate of All Other Lines of Business
	FIRST YEAR (other than single)											
1.	Uncollected	30,464		469			29,995					
2.	Deferred and accrued	1,486,989		46,077			1,440,912					
3.	Deferred, accrued and uncollected:											
	3.1 Direct	1,517,452		46,545			1,470,907					
	3.2 Reinsurance assumed											
	3.3 Reinsurance ceded											
	3.4 Net (Line 1 + Line 2)	1,517,453		46,546			1,470,907					
4.	Advance	89,912					89,912					
5.	Line 3.4 - Line 4	1,427,541		46,546			1,380,995					
6.	Collected during year:											
	6.1 Direct	3,507,053		123,245			3,383,808					
	6.2 Reinsurance assumed											
	6.3 Reinsurance ceded	(702)		(702)								
	6.4 Net	3,507,755		123,947			3,383,808					
7.	Line 5 + Line 6.4	4,935,296		170,493			4,764,803					
8.	Prior year (uncollected + deferred and accrued - advance)	1,513,213		43,117			1,470,096					
9.	First year premiums and considerations:											
	9.1 Direct	3,421,381		126,674			3,294,707					
	9.2 Reinsurance assumed											
	9.3 Reinsurance ceded	(702)		(702)								
	9.4 Net (Line 7 - Line 8)	3,422,083		127,376			3,294,707					
	SINGLE											
10.	Single premiums and considerations:											
	10.1 Direct	30,433,991		1,116,891			29,317,100					
	10.2 Reinsurance assumed											
	10.3 Reinsurance ceded											
	10.4 Net	30,433,991		1,116,891			29,317,100					
	RENEWAL											
11.	Uncollected	37,503		2,162			35,341					
12.	Deferred and accrued	3,478,164		351,237			3,126,927					
13.	Deferred, accrued and uncollected:											
	13.1 Direct	11,730,085		8,567,817			3,162,268					
	13.2 Reinsurance assumed											
	13.3 Reinsurance ceded	8,214,418		8,214,418								
	13.4 Net (Line 11 + Line 12)	3,515,667		353,399			3,162,268					
14.	Advance	54,496		805			53,691					
15.	Line 13.4 - Line 14	3,461,172		352,594			3,108,578					
16.	Collected during year:											
	16.1 Direct	27,945,627		20,019,132			7,926,495					
	16.2 Reinsurance assumed	336,710	336,710									
	16.3 Reinsurance ceded	18,947,742		18,947,742								
	16.4 Net	9,334,595	336,710	1,071,390			7,926,495					
17.	Line 15 + Line 16.4	12,795,767	336,710	1,423,984			11,035,073					
18.	Prior year (uncollected + deferred and accrued - advance)	3,291,677		463,976			2,827,702					
19.	Renewal premiums and considerations:											
	19.1 Direct	27,260,695		19,053,324			8,207,371					
	19.2 Reinsurance assumed	336,710	336,710									
	19.3 Reinsurance ceded	18,093,315		18,093,315								
	19.4 Net (Line 17 - Line 18)	9,504,089	336,710	960,008			8,207,371					
	TOTAL											
20.	TOTAL Premiums and annuity considerations:											
	20.1 Direct	61,116,067		20,296,889			40,819,178					
	20.2 Reinsurance assumed	336,710	336,710									
	20.3 Reinsurance ceded	18,092,613		18,092,613								
	20.4 Net (Lines 9.4 + 10.4 + 19.4)	43,360,163	336,710	2,204,275			40,819,178					

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

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded											
23.2 Reinsurance assumed											
23.3 Net ceded less assumed											
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	3,538,471		3,538,471								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	3,538,471		3,538,471								
26. TOTALS:											
26.1 Reinsurance ceded (Page 6, Line 6)	3,538,471		3,538,471								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	3,538,471		3,538,471								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	1,850,780		89,750			1,761,030					
28. Single	3,873,367		136,852			3,736,515					
29. Renewal	3,129,369		2,974,855			154,514					
30. Deposit-type contract funds											
31. TOTALS (to agree with Page 6, Line 21)	8,853,516		3,201,457			5,652,059					

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6
		1	Accident and Health		4		
			2	3	All Other		
			Cost	All	Lines of		
		Life	Containment	Other	Business	Investment	Total
1.	Rent	94,939					94,939
2.	Salaries and wages	1,876,073					1,876,073
3.11	Contributions for benefit plans for employees	193,742					193,742
3.12	Contributions for benefit plans for agents						
3.21	Payments to employees under non-funded benefit plans						
3.22	Payments to agents under non-funded benefit plans						
3.31	Other employee welfare	7,203					7,203
3.32	Other agent welfare	13,316					13,316
4.1	Legal fees and expenses	7,119					7,119
4.2	Medical examination fees						
4.3	Inspection report fees	5,244					5,244
4.4	Fees of public accountants and consulting actuaries	153,607					153,607
4.5	Expense of investigation and settlement of policy claims						
5.1	Traveling expenses	41,826					41,826
5.2	Advertising	16,034					16,034
5.3	Postage, express, telegraph and telephone	100,628					100,628
5.4	Printing and stationery	92,518					92,518
5.5	Cost or depreciation of furniture and equipment	11,044					11,044
5.6	Rental of equipment	9,924					9,924
5.7	Cost or depreciation of EDP equipment and software	489,119					489,119
6.1	Books and periodicals	1,662					1,662
6.2	Bureau and association fees	31,685					31,685
6.3	Insurance, except on real estate	20,027					20,027
6.4	Miscellaneous losses	6,314					6,314
6.5	Collection and bank service charges	48,011					48,011
6.6	Sundry general expenses	13,696					13,696
6.7	Group service and administration fees						
6.8	Reimbursements by uninsured plans						
7.1	Agency expense allowance						
7.2	Agents' balances charged off (less $..............0 recovered)	(28,090)					(28,090)
7.3	Agency conferences other than local meetings	16,019					16,019
9.1	Real estate expenses						
9.2	Investment expenses not included elsewhere					307,389	307,389
9.3	Aggregate write-ins for expenses						
10.	General expenses Incurred	3,221,661				307,389	(a) 3,529,050
11.	General expenses unpaid December 31, prior year	368,580				73,467	442,047
12.	General expenses unpaid December 31, current year	245,495				132,500	377,995
13.	Amounts receivable relating to uninsured plans, prior year						
14.	Amounts receivable relating to uninsured plans, current year						
15.	General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	3,344,746				248,356	3,593,102
DETAILS OF WRITE-INS							
09.301.							
09.302.							
09.303.							
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page						
09.399.	TOTALS (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)						

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

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

		Insurance			4	5
		1	2	3		
			Accident	All Other		
		Life	and Health	Lines of Business	Investment	Total
1.	Real estate taxes					
2.	State insurance department licenses and fees	279,720				279,720
3.	State taxes on premiums	1,112,872				1,112,872
4.	Other state taxes, incl. $..............0 for employee benefits	1,100				1,100
5.	U.S. Social Security taxes	113,901				113,901
6.	All other taxes					
7.	Taxes, licenses and fees incurred	1,507,592				1,507,592
8.	Taxes, licenses and fees unpaid December 31, prior year	222,811				222,811
9.	Taxes, licenses and fees unpaid December 31, current year	269,844				269,844
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,460,559				1,460,559

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums		
2.	Applied to shorten the endowment or premium-paying period		
3.	Applied to provide paid-up additions		
4.	Applied to provide paid-up annuities		
5.	TOTAL (Lines 1 through 4)		
6.	Paid-in cash		
7.	Left on deposit		
8.	Aggregate write-ins for dividend or refund options		
9.	TOTAL (Lines 5 through 8)		
10.	Amount due and unpaid		
11.	Provision for dividends or refunds payable in the following calendar year		
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)		
16.	TOTAL from prior year		
17.	TOTAL Dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS			
0801.			
0802.			
0803.			
0898.	Summary of remaining write-ins for Line 8 from overflow page		
0899.	TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance (Gross)					
125% 2001 CSO ALB 4.00% NL IPC	51,673,038		12,133,332		39,539,706
100% 1980 CSO ALB 3.50% NL IPC	38,339,019		5,820,792		32,518,227
100% 1980 CSO ALB 4.00% NL IPC	32,874,284		5,558,299		27,315,985
1980 CSO ALB 4.5% CRVM CNF	30,532,637		30,532,637		
1980 CSO ALB 4% CRVM CNF	23,031,086		23,031,086		
100% 2001 CSO ALB 3.50% NL IPC	13,747,698		741,692		13,006,006
100% 1980 CSO ALB 3.50% CRVM CNF	8,354,945		830,230		7,524,715
100% 1980 CSO ALB 4.50% NL IPC	8,150,071		3,033,508		5,116,563
100% 2001 CSO ALB 4.00% NL IPC	8,041,804		2,828,478		5,213,326
2001 CSO ALB 4% NS CRVM CNF	7,183,317		7,183,317		
125% 2001 CSO ALB 4% NS CRVM CNF	6,824,650		6,824,650		
100% 2001 CSO ALB 4.00% CRVM CNF	3,613,201		1,015,836		2,597,365
100% 1961 CSI ALB 3.50% NL IPC	3,010,849	3,010,849			
125% 2001 CSO ALB 4% SM CRVM CNF	2,174,199		2,174,199		
125% 2001 CSO ALB 4.00% CRVM CNF	1,440,233		114,900		1,325,333
125% 2001 CSO ALB 4.00% CRVM CNF	1,305,585		238,728		1,066,857
250% 2001 CSO ALB 4% NS CRVM CNF	1,284,416		1,284,416		
58 CSO 3.5% CRVM ALB	1,237,379		1,237,379		
140% 2001 CSO ALB 4% NS CRVM CNF	1,103,091		1,103,091		
100% 1961 CSI ALB 4.00% NL IPC	837,517	837,517			
58 CET 3% NLP ANB	543,554		543,554		
80 CSO 5% CRVM ALB	446,799		446,799		
58 CSO 3% CRVM ANB	348,543		348,543		
80 CSO 4.5% CRVM ALB	306,994		306,994		
58 CET 3.5% NLP ALB	306,664		306,664		
250% 2001 CSO ALB 4% SM CRVM CNF	294,635		294,635		
100% 1980 CET ALB 3.50% NL IPC	247,079		128,907		118,172
100% 1980 CSO ALB 4.50% CRVM CNF	121,728		77,941		43,787
100% 1980 CET ALB 4.50% NL IPC	44,853		33,005		11,848
100% 2001 CSO ALB 4% M NS CRVM CNF	29,218		4,635		24,583
58 CSO 3% NLP ALB	23,720		23,720		
58 CET 3% NLP ALB	22,256		22,256		
80 CET 5% NLP ALB	19,094		19,094		
80 CSO 4.5% CRVM ANB	11,662		11,662		
100% 1980 CET ALB 4.00% NL IPC	8,172		357		7,815
58 CSO 3% CRVM ALB	4,836		4,836		
0199997 Subtotal - Life Insurance (Gross)	247,538,826	3,848,366	108,260,172		135,430,288
0199998 Reinsurance Ceded	75,699,529		75,699,529		
0199999 Totals - (Net)	171,839,297	3,848,366	32,560,643		135,430,288
0299998 Reinsurance Ceded		XXX		XXX	
0299999 Totals - (Net)		XXX		XXX	
0399998 Reinsurance Ceded					
0399999 Totals - (Net)					
Accidental Death Benefits (Gross)					
1959 ADB 4% CNF	383,003		383,003		
1959 ADB 4.5% CNF	134,438		134,438		
0499997 Subtotal - Accidental Death Benefits (Gross)	517,441		517,441		
0499998 Reinsurance Ceded	517,441		517,441		
0499999 Totals - (Net)					
Disability-Active Lives (Gross)					
1991 LTC NH 2001 CSO ALB 4% NS CNF	251,380		251,380		
1991 LTC NH 1980 CSO ALB 4.5% CNF	155,276		155,276		
1991 LTC NH 1980 CSO ALB 4% CNF	108,904		108,904		
1991 LTC NH 2001 CSO ALB 4% SM CNF	37,667		37,667		
0599997 Subtotal - Disability-Active Lives (Gross)	553,227		553,227		
0599998 Reinsurance Ceded	553,227		553,227		
0599999 Totals - (Net)					
Disability-Disabled Lives (Gross)					
1952 PER 2 1958 CSO 2.5%	139,987		139,987		
0699997 Subtotal - Disability-Disabled Lives (Gross)	139,987		139,987		
0699998 Reinsurance Ceded	139,987		139,987		
0699999 Totals - (Net)					
Miscellaneous Reserves (Gross)					
DEFICIENCY RESERVES	227,045		227,045		
0799997 Subtotal - Miscellaneous Reserves (Gross)	227,045		227,045		
0799998 Reinsurance Ceded	227,045		227,045		
0799999 Totals - (Net)					
9999999 Totals - (Net) -Page 3, Line 1	171,839,297	3,848,366	32,560,643		135,430,288

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.
Non-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.
Non-Participating

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes[X] No[ ]
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes[ ] No[X]
If so, state:
4.1 Amount of insurance: $ 0
4.2 Amount of reserve: $ 0
4.3 Basis of reserve
4.4 Basis of regular assessments
4.5 Basis of special assessments
4.6 Assessments collected during the year $ 0

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: $ 0
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: $ 0
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: $ 0
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: $ 0
7.4 Identify where the reserves are reported in the blank

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes[ ] No[X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: $ 0
8.2 State the amount of reserves established for this business: $ 0
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: $ 0
9.2 State the amount of reserves established for this business: $ 0
9.3 Identify where the reserves are reported in the blank:

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

1	Valuation Basis		4
	2	3	Increase in Actuarial
Description of Valuation Class	Changed From	Changed To	Reserve Due to Change
	NONE		
9999999 TOTAL (Column 4 Only)			

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

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

NONE

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	22,864			22,864		
2. Deposits received during the year	24,952			24,952		
3. Investment earnings credited to the account	1,588			1,588		
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	6,481			6,481		
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)	42,923			42,923		
10. Reinsurance balance at the beginning of the year	(22,864)			(22,864)		
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded	20,059			20,059		
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)	(42,923)			(42,923)		
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)						

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											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other:											
2.21 Direct	2,536,982		1,700,533				836,449				
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	1,450,465		1,450,465								
2.24 Net	1,086,517		(b) 250,068	(b)		(b)	(b) 836,449		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	549,656		374,656				175,000				
3.2 Reinsurance assumed	5,000	5,000									
3.3 Reinsurance ceded	343,656		343,656								
3.4 Net	211,000	5,000	(b) 31,000	(b)		(b)	(b) 175,000		(b)	(b)	(b)
4. TOTALS:											
4.1 Direct	3,086,638		2,075,189				1,011,449				
4.2 Reinsurance assumed	5,000	5,000									
4.3 Reinsurance ceded	1,794,121		1,794,121								
4.4 Net	1,297,517	(a) 5,000	(a) 281,068				(a) 1,011,449				

(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 - 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	33,874,483		15,803,582				18,070,902				
1.2 Reinsurance assumed	314,986	314,986									
1.3 Reinsurance ceded	11,790,834		11,790,834								
1.4 Net	(d) 22,398,635	314,986	4,012,748				18,070,902				
2. Liability December 31, current year from Part 1:											
2.1 Direct	3,086,638		2,075,189				1,011,449				
2.2 Reinsurance assumed	5,000	5,000									
2.3 Reinsurance ceded	1,794,121		1,794,121								
2.4 Net	1,297,517	5,000	281,068				1,011,449				
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	2,715,294	5,000	1,749,942				960,352				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	1,526,751		1,526,751								
4.4 Net	1,188,543	5,000	223,191				960,352				
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred benefits:											
6.1 Direct	34,245,828	(5,000)	16,128,829				18,121,999				
6.2 Reinsurance assumed	319,986	319,986									
6.3 Reinsurance ceded	12,058,204		12,058,204								
6.4 Net	22,507,609	314,986	4,070,625				18,121,999				

(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 $...............0 in Line 1.1, $...............0 in Line 1.4, $...............0 in Line 6.1 and $...............0 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)			
2.	Stocks (Schedule D):			
	2.1 Preferred stocks			
	2.2 Common stocks			
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens			
	3.2 Other than first liens			
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company			
	4.2 Properties held for the production of income			
	4.3 Properties held for sale			
5.	Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6.	Contract loans			
7.	Derivatives (Schedule DB)			
8.	Other invested assets (Schedule BA)			
9.	Receivables for securities			
10.	Securities lending reinvested collateral assets (Schedule DL)			
11.	Aggregate write-ins for invested assets			
12.	Subtotals, cash and invested assets (Lines 1 to 11)			
13.	Title plants (for Title insurers only)			
14.	Invested income due and accrued			
15.	Premium and considerations:			
	15.1 Uncollected premiums and agents' balances in the course of collection			
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
	15.3 Accrued retrospective premiums			
16.	Reinsurance:			
	16.1 Amounts recoverable from reinsurers			
	16.2 Funds held by or deposited with reinsured companies			
	16.3 Other amounts receivable under reinsurance contracts			
17.	Amounts receivable relating to uninsured plans			
18.1	Current federal and foreign income tax recoverable and interest thereon			
18.2	Net deferred tax asset	2,188,189	2,211,573	23,384
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software	474,098	565,508	91,410
21.	Furniture and equipment, including health care delivery assets	33,716	8,323	(25,393)
22.	Net adjustment in assets and liabilities due to foreign exchange rates			
23.	Receivables from parent, subsidiaries and affiliates			
24.	Health care and other amounts receivable	478,063	532,507	54,444
25.	Aggregate write-ins for other than invested assets	34,944	9,482	(25,462)
26.	TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,209,010	3,327,394	118,384
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	TOTAL (Lines 26 and 27)	3,209,010	3,327,394	118,384
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198.	Summary of remaining write-ins for Line 11 from overflow page			
1199.	TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501.	Premiums Receivable	1,897	1,082	(815)
2502.	Prepaid Expenses	33,047	8,399	(24,648)
2503.				
2598.	Summary of remaining write-ins for Line 25 from overflow page			
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	34,944	9,482	(25,462)

Notes to Financial Statements

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Unity Financial Life Insurance Company ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

NET INCOME	STATE	2014	2013
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	$ 869,431	$ 1,135,386
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		$ 869,431	$ 1,135,386

SURPLUS	STATE	2014	2013
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	$ 11,479,869	$ 11,102,485
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		$ 11,479,869	$ 11,102,485

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make 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 statement and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Life premiums are recognized as income over the premium-paying period of the related policies. The Company does not write Annuity or Health premiums. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

(1) Short-term investments are stated at amortized cost.

(2) Bonds not backed by other loans are stated at amortized cost using the scientific method.

(3) Common Stocks – Not Applicable.

(4) Preferred Stocks – Not Applicable.

(5) Mortgage Loans – Not Applicable.

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities

Notes to Financial Statements

except for interest only securities or securities where the yield had become negative, which are valued using the prospective method.

(7) Investments in subsidiaries, controlled and affiliated companies – Not Applicable.

(8) Investments in joint ventures, partnerships and limited liability companies – Not Applicable.

(9) Investments in derivatives – Not Applicable.

(10) Premium Deficiency Calculation – Not Applicable.

(11) Expense adjustments for accident and health contracts – Not Applicable.

(12) The Company has not modified its capitalization policy from the prior period.

(13) Pharmaceutical Rebate Receivables – Not Applicable.

2. Accounting Changes and Correction of Errors – Not Applicable.

3. Business Combinations and Goodwill

A. Statutory Purchase Method – Not Applicable.

B. Statutory Mergers – Not Applicable.

C. Assumption Reinsurance – Not Applicable.

D. Impairment Loss – Not Applicable.

4. Discontinued Operations – Not Applicable.

5. Investments

A. Mortgage Loans – Not Applicable.

B. Debt Restructuring – Not Applicable

C. Reverse Mortgages – Not Applicable

D. Loan Backed Securities

(1) Prepayment assumptions for mortgage-backed/loan backed and structured securities were obtained from broker dealer survey values.

(2) The Company does not have any recognized securities with Other Than Temporary Impairments.

(3) The Company does not have any recognized securities with Other Than Temporary Impairments to list by cusip.

(4) Impaired Securities (Fair Value less than Cost or Amortized Cost)

a. The aggregate amount of unrealized losses:

1.	Less than 12 months	$ 4,202
2.	12 months or Longer	$ 94 712

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

1.	Less than 12 months	$ 1,298,710
2.	12 months or Longer	$ 1,630,219

(5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management's assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management's review of the Company's loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of December 31, 2014.

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

F. Real Estate – Not Applicable.

G. Investments in low-income housing tax credits – Not Applicable.

H. Restricted Assets – On deposit with States $3,005,369

Notes to Financial Statements

6. Joint Ventures, Partnerships, and Limited Liability Companies

   A. Joint Ventures, Partnerships and Limited Liability Companies – Not Applicable.

   B. Impairment write downs – Not Applicable.

7. Investment Income

   A. Due and accrued investment income on bonds over 90 days past due is excluded from income or where interest is uncertain.

   B. No amounts were excluded for the year ended December 31, 2014.

8. Derivative Instruments – Not Applicable.

9. Income Taxes

   A. 1. Components of Net Deferred Tax Asset/(Liability)

	2014			2013			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	4,608,684		4,608,684	4,555,359		4,555,359	53,325		53,325
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	4,608,684		4,608,684	4,555,359		4,555,359	53,325		53,325
d. Deferred tax assets nonadmitted	2,169,263		2,169,263	2,211,573		2,211,573	(42,310)		(42,310)
e. Subtotal net admitted deferred tax asset (1c-1d)	2,439,421		2,439,421	2,343,786		2,343,786	95,635		95,635
f. Deferred tax liabilities	1,436,421		1,436,421	1,323,786		1,323,786	112,635		112,635
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	1,003,000		1,003,000	1,020,000		1,020,000	(17,000)		(17,000)

2. Admission Calculation Components

	2014			2013			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	631,960		631,960	815,343		815,343	(183,383)		(183,383)
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	371,040		371,040	204,657		204,657	166,383		166,383
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	371,040		371,040	204,657		204,657	166,383		166,383
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	1,567,845	XXX	XXX	1,510,856	XXX	XXX	56,989
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	1,436,421		1,436,421	1,323,786		1,323,786	112,635		112,635
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	2,439,421		2,439,421	2,343,786		2,343,786	95,635		95,635

3. Other Admissibility Criteria

		2014	2013
a.	Ratio percentage used to determine recovery period and threshold limitation amount	502%	504%
b.	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	10,452,303	10,072,373

Notes to Financial Statements

4. Impact of Tax Planning Strategies

	12/31/2014		12/31/2013		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col 1-3) Ordinary	6 (Col 2-4) Capital
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage						
1 Adjusted Gross DTAs amount from Note 9A1(c)	4,608,6864		4,555,359		53,325	
2 Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%		0.00%		0.00%	
3 Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	2,439,421		2,343,786		95,635	
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%		0.00%		0.00%	

b. The company's tax planning strategies do not include the use of reinsurance.

B. Deferred Tax Liabilities Not Recognized – Not Applicable.

C. Current and Deferred Income Taxes

1. Current Income Tax

	1 2014	2 2013	3 (Col 1-2) Change
a. Federal	177,229	266,795	(89,600)
b. Foreign			
c. Subtotal	177,229	266,795	(89,600)
d. Federal income tax on net capital gains			
e. Utilization of capital loss carry-forwards			
f. Other			
g. Federal and Foreign income taxes incurred	177,229	266,795	(89,600)

2. Deferred Tax Assets

	1 2014	2 2013	3 (Col 1-2) Change
a. Ordinary:			
1. Policyholder reserves/	1,294,851	1,254,916	39,935
2. Deferred acquisition costs	1,993,821	2,034,584	(40,763)
3. Fixed assets	347,079	379,379	(32,300)
4. Tax credit carry-forward	806,924	766,841	40,083
5. Other (including items <5% of total ordinary tax assets)	166,009	119,639	46,370
99. Subtotal	4,608,684	4,555,359	53,325
b. Statutory valuation allowance adjustment			
c. Nonadmitted	2,169,263	2,211,573	(42,310)
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	2,439,421	2,343,786	95,635
e. Capital:			
1. Investments			
2. Other (including items <5% of total capital tax assets)			
99. Subtotal			
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)			
i. Admitted deferred tax assets (2d+2h)	2,439,421	2,343,786	95,635

Notes to Financial Statements

3. Deferred Tax Liabilities

	1 2014	2 2013	3 Change
a. Ordinary:			
1. Investments	279,737	287,889	(8,152)
2. Fixed assets	181,009	193,808	(12,799)
3. Deferred and uncollected premium	911,925	842,089	69,836
5. Other (including items <5% of total ordinary tax assets)	63,750		63,750
99. Subtotal	1,436,421	1,323,786	112,635
b. Capital:			
1. Investments			
99. Subtotal			
c. Deferred tax liabilities (3a99+3b99)	1,436,421	1,323,786	112,635

4. Net Deferred Tax Assets

Net Deferred Tax Assets (2i – 3c)	1,003,000	1,020,000	(17,000)

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

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

	2014	
	Amount	Effective Tax Rate (%)
Permanent Differences:		
Provision computed at statutory rate	544,897	34.0
Proration of tax-exempt investment income		0.0
Amortization of interest maintenance reserve	(126,846)	(7.9)
Small company deduction	(212,674)	(13.3)
Tax-exempt interest		0.0
Dividends-received deduction		0.0
Corporate owned life insurance		0.0
Disallowed travel and entertainment	1,147	0.1
Lobbying expenses disallowed		0.0
Other permanent differences	2,352	0.1
Temporary Differences:		
Total ordinary DTAs	32,300	2.0
Total ordinary DTLs		0.0
Total capital DTAs		0.0
Total capital DTLs		0.0
Other:		
Statutory valuation allowance adjustment		0.0
AMT credit	(40,083)	(2.5)
Accrual adjustment		0.0
Other	35,446	2.2
Totals	236,538	14.8
Federal and foreign income taxes incurred	177,229	11.1
Realized capital gains (losses) tax		
Change in net deferred income taxes	59,310	3.7
Total statutory income taxes	236,538	14.8

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. At December 31, 2014, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.

2. The following is income tax expense for 2014 and 2013 that is available for recoupment in the event of future net losses:

Year	Amount
2014	177.229
2013	266,795
2012	187,936

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

Notes to Financial Statements

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with Unity Financial Insurance Group, LLC.
2. The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidation tax return. Intercompany tax balances are settled annually.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

10. Information Concerning Parent, Subsidiaries and Affiliates

The Company is a wholly owned subsidiary of Unity Financial Insurance Group, LLC, which is in turn owned by Hardy, LLC. In 2013, Unity Financial Insurance Group, LLC created a non-insurance affiliate, Unity Funding Company.

11. Debt – Not Applicable.

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits

A-D. Defined Benefit Plan – Not Applicable.

E. Defined Contribution Plan. The Company established a defined contribution plan for its eligible employees under Section 401(k) of the Internal Revenue Code as of January 1, 2002. Employees are eligible to participate in the Plan after four months of employment and are 100% vested after two years of employment. The Plan allows participating employees to contribute a portion of their salary, as defined, with tax deferred tax advantages to the participant. Participant contributions are matched 100% up to 6% of the participant's compensation. The Company's matching contributions were $70,500 and $64,100 for the years ended December 31, 2014 and 2013, respectively.

F. Multiemployer Plan – Not Applicable.

G. Consolidated/Holding Company Plans – Not Applicable.

H. Post Employment Benefits and Compensated Absences – Not Applicable.

I. Postretirement benefits – Not Applicable.

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

(1) The Company has 200 shares of common stock authorized, of which 153 shares are issued and outstanding. Par value of the shares is $16,500.

(2) The Company has no preferred stock outstanding.

(3) Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of Ohio. A dividend cannot exceed the greater of 10% of surplus as of December 31 or the net income for the 12 month period ending December 31st. The maximum dividend payment for 2015 is approximately 1,148,000.

(4) Ordinary dividends in the amount of $435,000 were paid in 2014. Ordinary dividends in the amount of $719,000 were paid in 2013.

(5) Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.

(6) There are no restrictions placed on unassigned surplus, including for whom the surplus is being held.

(7) Mutual Reciprocals – Not Applicable.

(8) There is no stock held by the Company for special purposes at December 31, 2014.

(9) There were no changes in the balance of any special surplus funds from the prior year.

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is $0 at December 31, 2014.

(11) The Company has no surplus debentures or similar obligations.

(12) There has been no restatement of prior year amounts due to prior quasi-reorganizations.

(13) There have been no quasi-reorganizations in the prior 10 years.

Notes to Financial Statements

14. Liabilities, Contingencies and Assessments

    A. Contingent Commitments – Not Applicable.

    B. Assessments

    The Company is not aware of any pending insolvency, which would result in a significant guaranty fund assessment against the Company.

    C. Gain Contingencies – Not Applicable.

    D. Claims related contractual obligations and bad faith losses stemming from lawsuits – None

    E. Joint and Several Liabilities – None

    F. All Other Contingencies

    Various other lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company does not have any assets that it considers to be impaired.

15. Leases

    A. Lessee Operating Lease

    (1) The company leases office space in Cincinnati, OH that will expire in July 2019. Past rental expenses under for 2014 and 2013 was $95,000 and $95,000 respectively.

    (2) At December 31, 2014, the rental commitments for the above lease are as follows:

2014	$41,000
2015	99,000
2016	102,000
2017	104,000
2018	107,000
2019	73,000

    (3) The Company has not engaged in any sale-leaseback transactions in 2014 and 2013.

    B. Lessor Leases – Not Applicable.

16. Financial Instruments with Off-Balance Sheet Risk

    (1) The Company has no financial instruments with off-balance sheet risk.

    (2) The Company has no positions in derivative instruments.

    (3) The Company is not exposed to credit-related losses.

    (4) The Company is not required to put up collateral for any future contracts that are entered.

17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – Not Applicable.

18. Gain or Loss from Uninsured A&H Plans – Not Applicable.

19. Direct Premium Written by Managing General Agents/Third Party Administrators – Not Applicable.

20. Fair Value Measurements – Not Applicable.

21. Other Items

    A. Extraordinary Items – Not Applicable.
    B. Trouble Debit Restructuring – Not Applicable.
    C. Other Disclosures – Not Applicable.
    D. Business Interruption Insurance Recoveries – Not Applicable.
    E. State Transferable Tax Credits – Not Applicable.
    F. Subprime Mortgage Related Risk Exposure – Not Applicable.
    G. Retained Assets – Not Applicable.

22. Events Subsequent

    The Company is not aware of any events occurring subsequent to the close of the books for this statement which may have a material effect on its financial condition.

Notes to Financial Statements

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 – 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? Yes ( ) No (X) If yes, give full details.

(2) Have any policies of the Company been reinsured with a company chartered in a country other than the United States (excluding US Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor, or an insured or any other person not primarily engaged in the insurance business. Yes ( ) No (X) If yes, give full details.

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 non-payment of premiums or other similar credits? Yes ( ) No (X)

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 Company may consider the current or anticipated experience of 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 those agreements in this statement? –$0-

(2) Does the Company 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? Yes ( ) No (X) If yes, give full details.

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 nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements by either party, as of the date of this statement? Where necessary the Company may consider the current or anticipated experience of the business reinsured in making this estimate. –$0-

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement. Yes ( ) No (X) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? –$0-

B. Uncollectible Reinsurance

(1) The Company has not written off any uncollectible reinsurance due from other companies in the current year.

C. Commutation of Ceded Reinsurance – Not Applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – Not Applicable.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – Not Applicable.

25. Change in Incurred Losses and Loss Adjustment Expenses – Not Applicable.

26. Intercompany Pooling Managements – Not Applicable.

27. Structured Settlements – Not Applicable.

28. Health Care Receivables – Not Applicable.

29. Participating Policies – Not Applicable.

30. Premium Deficiency Reserves – Not Applicable.

Notes to Financial Statements

31. Reserves for Life Contracts and Deposit Type Contracts

(1) The Company waives deduction of deferred fractional premiums upon death of insured and retains any portion of the final premium beyond the date of death. The Company holds reserves on mortality and interest bases and uses valuation methods consistent with the basic policies. Surrender values are not promised in excess of the legally computed reserves.

(2) Valuation of substandard policies – Not Applicable.

(3) The Company had $4,522,500 of insurance in force for which the gross premium is less than the net according to the standard valuation set by the State of Ohio. This amount is 100 percent ceded.

(4) The tabular interest – Not Applicable.

(5) Tabular interest for page 7 – Not Applicable.

(6) Changes in reserves – Not Applicable.

32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities

Withdrawal characteristics of annuity actuarial reserves and deposit liabilities:

	General Account	% of Total
A. Subject to discretionary withdrawal:		
(1) With market value adjustment	0	0
(2) At book value less current surrender charge of 5% or more	0	0
(3) At market value	0	0
(4) Total with adjustment or at market value	0	0
(5) At book value without adjustment	0	0
B. Not subject to discretionary withdrawal	42,923	100%
C. Total (gross)	42,923	100%
D. Reinsurance ceded	42,923	
E. Total (net) *	0	

*Reconciliation of Total Annuity and Deposit Fund Liabilities:

F.Life & Accident & Health Annual Statement:	Amount
(1) Exh 5, Annuities Section, Total (net)	0
(2) Exh 5, Supp. Contracts, Total (net)	0
(3) Exh 7 of Dep-Type Contracts Ln 14, Col 1	0
(4) Subtotal	0

33. Premiums and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2013 were as follows:

	Gross	Net of Loading
2. Ordinary - First Year	46,545	18,049
3. Ordinary - Renewal	353,399	169,959
5. Group Life	4,633,175	2,494,124
Total	5,033,119	2,682,132

34. Separate Accounts – Not Applicable.

35. Loss/Claim Adjustment Expense – Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes[X] No[ ]
If yes, complete Schedule Y, Parts 1, 1A and 2.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes[X] No[ ] N/A[ ]

1.3 State Regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes[ ] No[X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2012

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). 09/13/2013

3.4 By what department or departments?
Ohio

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes[ ] No[ ] N/A[X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes[ ] No[ ] N/A[X]

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 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes[ ] No[X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes[ ] No[X]

7.2 If yes,
7.21 State the percentage of foreign control 0.000%
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 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 location (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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
		Yes[ ] No[X]	Yes[ ] No[X]	Yes[ ] No[X]	Yes[ ] No[X]

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
BKD, LLC 312 Walnut Street, Suite 3000 Cincinnati, Ohio 45201

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

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

10.6 If the response to 10.5 is "NO" or "N/A" please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Glenn Toblemann, Lewis & Ellis, Inc., PO Box 851857, Richardson, TX 78085

GENERAL INTERROGATORIES (Continued)

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes[ ] No[X]
12.11 Name of real estate holding company
12.12 Number of parcels involved 0
12.13 Total book/adjusted carrying value $ 0
12.2 If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes[ ] No[ ] N/A[X]
13.3 Have there been any changes made to any of the trust indentures during the year? Yes[ ] No[ ] N/A[X]
13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes[ ] No[ ] N/A[X]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes[X] No[ ]
a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.
14.11 If the response to 14.1 is no, please explain:
14.2 Has the code of ethics for senior managers been amended? Yes[ ] No[X]
14.21 If the response to 14.2 is yes, provide information related to amendment(s).
14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes[ ] No[X]
14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

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

	1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
15.2001				

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
20.11 To directors or other officers $ 0
20.12 To stockholders not officers $ 0
20.13 Trustees, supreme or grand (Fraternal only) $ 0
20.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):
20.21 To directors or other officers $ 0
20.22 To stockholders not officers $ 0
20.23 Trustees, supreme or grand (Fraternal only) $ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes[ ] No[X]
21.2 If yes, state the amount thereof at December 31 of the current year:
21.21 Rented from others $ 0
21.22 Borrowed from others $ 0
21.23 Leased from others $ 0
21.24 Other $ 0

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes[ ] No[X]
22.2 If answer is yes:
22.21 Amount paid as losses or risk adjustment $ 0
22.22 Amount paid as expenses $ 0
22.23 Other amounts paid $ 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes[X] No[ ]
23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes[X] No[ ]
24.02 If no, give full and complete information, relating thereto
24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes[ ] No[ ] N/A[X]
24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $ 0
24.06 If answer to 24.04 is no, report amount of collateral for other programs. $ 0
24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes[ ] No[ ] N/A[X]
24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes[ ] No[ ] N/A[X]

GENERAL INTERROGATORIES (Continued)

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

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $ 0

24.102 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $ 0

24.103 Total payable for securities lending reported on the liability page. $ 0

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

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

25.21	Subject to repurchase agreements	$ 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	$ 3,005,369
25.29	On deposit with other regulatory bodies	$ 0
25.30	Pledged as collateral - excluding collateral pledged to an FHLB	$ 0
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 Nature of Restriction	2 Description	3 Amount

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

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

If no, attach a description with this statement.

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

27.2 If yes, state the amount thereof at December 31 of the current year. $ 0

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 I, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes[X] No[ ]

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

1 Name of Custodian(s)	2 Custodian's Address
Fifth Third Bank, NA	38 Fountain Square, Cincinnati, OH 45263

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

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

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

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
N/A	McDonnell Investment Management, LLC	1515 West 22nd St., 11th Fl., Oak Brook, IL 60523

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b)(1)])? Yes[ ] No[X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 Total		

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

GENERAL INTERROGATORIES (Continued)

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	183,638,282	196,430,157	12,791,875
30.2	Preferred stocks			
30.3	Totals	183,638,282	196,430,157	12,791,875

30.4 Describe the sources or methods utilized in determining the fair values
NAIC Pricing, Fifth Third Bank, N.A.

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[ ] N/A[ ]
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:

OTHER

33.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? $ 31,685
33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
AM Best Company, Inc	15,800

34.1 Amount of payments for legal expenses, if any? $ 1,387
34.2 List the name of the firm and the amount paid if any such payments represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Bricker & Eckler LLC	1,274

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any? $ 5,732
35.2 List the name of 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
Pennington, P.A.	2,260
Wood, Herron & Evans	2,513

GENERAL INTERROGATORIES (Continued)

PART 2 - LIFE 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? $ 0
1.31 Reason for excluding:
1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. $ 0
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 $ 0
1.62 Total incurred claims $ 0
1.63 Number of covered lives 0
All years prior to most current three years:
1.64 Total premium earned $ 0
1.65 Total incurred claims $ 0
1.66 Number of covered lives 0
1.7 Group policies:
Most current three years:
1.71 Total premium earned $ 0
1.72 Total incurred claims $ 0
1.73 Number of covered lives 0
All years prior to most current three years:
1.74 Total premium earned $ 0
1.75 Total incurred claims $ 0
1.76 Number of covered lives 0

2. Health Test

		1 Current Year	2 Prior Year
2.1	Premium Numerator		
2.2	Premium Denominator	43,360,163	51,143,708
2.3	Premium Ratio (2.1 / 2.2)		
2.4	Reserve Numerator		
2.5	Reserve Denominator	173,136,814	156,294,601
2.6	Reserve Ratio (2.4 / 2.5)		

3.1 Does this reporting entity have Separate Accounts? Yes[ ] No[X]
3.2 If yes, has a Separate Accounts statement been filed with this department? Yes[ ] No[ ] N/A[X]
3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? $ 0
3.4 State the authority under which Separate Accounts are maintained:
3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes[ ] No[X]
3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes[ ] No[X]
3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?" $ 0

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes[X] No[ ]
4.2 Net reimbursement of such expenses between reporting entities:
4.21 Paid $ 0
4.22 Received $ 715

5.1 Does the reporting entity write any guaranteed interest contracts? Yes[ ] No[X]
5.2 If yes, what amount pertaining to these items is included in:
5.21 Page 3, Line 1 $ 0
5.22 Page 4, Line 1 $ 0

6. For stock reporting entities only:
6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: $ 2,584,370

7. Total dividends paid stockholders since the organization of the reporting entity:
7.11 Cash $ 7,519,000
7.12 Stock $ 0

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes[ ] No[X]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
8.2 If yes, has the reporting entity completed the WORKERS' COMPENSATION CARVE-OUT SUPPLEMENT to the Annual Statement? Yes[ ] No[ ] N/A[X]
8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

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

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

GENERAL INTERROGATORIES (Continued)

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

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? $ 0

9.1 Does the company have variable annuities with guaranteed benefits? Yes[ ] No[X]
9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

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

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
10.1 Amount of loss reserves established by these annuities during the current year: $ 0
10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

11.1 Do you act as a custodian for health savings accounts? Yes[ ] No[X]
11.2 If yes, please provide the amount of custodial funds held as of the reporting date: $ 0
11.3 Do you act as an administrator for health savings accounts? Yes[ ] No[X]
11.4 If yes, please provide the balance of the funds administered as of the reporting date: $ 0

12.1 Are any of the captive affiliates reported on Schedule S, Part 3 as authorized reinsurers? Yes[ ] No[ ] N/A[X]
12.2 If the answer to 12.1 is yes, please provide the following:

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

13. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded)
13.1 Direct Premium Written $ 21,259,269
13.2 Total incurred claims $ 16,128,829
13.2 Number of covered lives 53,184

*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.
Show Amounts of Life Insurance in this Exhibit in Thousands (Omit $000)

	1 2014	2 2013	3 2012	4 2011	5 2010
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Column 4)	405,158	437,642	472,359	522,963	536,504
2. Ordinary - term (Line 21, Column 4, less Line 34, Column 4)	3,861	4,021	3,645	3,208	13,048
3. Credit life (Line 21, Column 6)			3	131	508
4. Group, excluding FEGLI/SGLI (Line 21, Column 9 less Lines 43 & 44, Column 4)	208,959	184,600	154,669	119,840	91,747
5. Industrial (Line 21, Column 2)	4,972	4,811			
6. FEGLI/SGLI (Lines 43 & 44, Column 4)					
7. TOTAL (Line 21, Column 10)	622,950	631,074	630,676	646,142	641,807
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Column 2)	1,960	1,965	2,537	66,906	122,208
9. Ordinary - term (Line 2, Column 4, less Line 34, Column 2)					20
10. Credit life (Line 2, Column 6)					
11. Group (Line 2, Column 9)	41,924	43,959	45,577	35,630	33,548
12. Industrial (Line 2, Column 2)	484				
13. TOTAL (Line 2, Column 10)	44,368	45,924	48,114	102,536	155,776
Premium Income-Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Exhibit 1 - Part 1, Line 20.4, Column 2)	336,710	3,942,507			
15.1 Ordinary life insurance (Exhibit 1 - Part 1, Line 20.4, Column 3)	2,204,275	3,009,432	3,352,377	3,469,801	4,089,077
15.2 Ordinary individual annuities (Exhibit 1 - Part 1, Line 20.4, Column 4)					
16. Credit life, (group and individual) (Exhibit 1 - Part 1, Line 20.4, Column 5)					
17.1 Group life insurance (Exhibit 1 - Part 1, Line 20.4, Column 6)	40,819,178	44,191,769	40,797,667	35,532,928	29,784,848
17.2 Group annuities (Exhibit 1 - Part 1, Line 20.4, Column 7)					
18.1 A & H group (Exhibit 1 - Part 1, Line 20.4, Column 8)					
18.2 A & H credit (group and individual) (Exhibit 1 - Part 1, Line 20.4, Column 9)					
18.3 A & H other (Exhibit 1 - Part 1, Line 20.4 Column 10)					
19. Aggregate of all other lines of business (Exhibit 1 - Part 1, Line 20.4, Column 11)					
20. TOTAL	43,360,163	51,143,708	44,150,043	39,002,729	33,873,925
Balance Sheet Items (Pages 2 and 3)					
21. TOTAL Admitted Assets excluding Separate Accounts business (Page 2, Line 26, Column 3)	190,111,762	172,735,320	146,771,043	126,534,859	105,975,898
22. TOTAL Liabilities excluding Separate Accounts business (Page 3, Line 26)	178,631,893	161,632,835	135,800,527	115,749,696	95,795,868
23. Aggregate life reserves (Page 3, Line 1)	171,839,297	155,106,058	130,144,284	109,106,708	91,748,535
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)					
26. Asset valuation reserve (Page 3, Line 24.1)	650,970	515,924	397,202	326,228	245,402
27. Capital (Page 3, Lines 29 & 30)	2,524,500	2,524,500	2,524,500	2,524,500	2,524,500
28. Surplus (Page 3, Line 37)	8,955,369	8,577,985	8,446,016	8,260,663	7,655,530
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	17,709,919	25,905,321	21,956,863	19,193,800	16,522,418
Risk-Based Capital Analysis					
30. TOTAL Adjusted Capital	12,130,839	11,618,409	11,367,718	11,111,391	10,425,432
31. Authorized control level risk-based capital	2,218,559	2,103,030	1,788,043	1,624,665	1,308,764
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Line No./Page 2, Line 12, Column 3) x 100.0					
32. Bonds (Line 1)	99.7	99.0	98.7	97.7	99.7
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate (Line 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	0.3	1.0	1.3	2.3	0.3
37. Contract loans (Line 6)	0.0	0.0	0.1	0.1	0.0
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE - YEAR HISTORICAL DATA (Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12 Column 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Column 1)					
46. Affiliated common stocks (Schedule D Summary, Line 24, Column 1)					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Column 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. TOTAL of above Lines 44 to 49					
51. TOTAL Investment in Parent included in Lines 44 to 49 above					
TOTAL Nonadmitted and Admitted Assets					
52. TOTAL Nonadmitted Assets (Page 2, Line 28, Column 2)	3,209,010	3,327,394	1,764,348	2,438,428	1,588,998
53. TOTAL Admitted Assets (Page 2, Line 28, Column 3)	190,111,762	172,735,320	146,771,043	126,534,859	105,975,898
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	6,722,420	6,040,569	5,601,153	5,220,191	4,669,763
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)					
56. Unrealized capital gains (losses) (Page 4, Line 38, Col. 1)					
57. TOTAL of Above Lines 54, 55, and 56	6,722,420	6,040,569	5,601,153	5,220,191	4,669,763
Benefits and Reserve Increase (Page 6)					
58. TOTAL Contract Benefits-Life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11)	22,764,916	20,306,787	17,116,356	15,287,356	12,721,977
59. TOTAL Contract Benefits - A & H (Lines 13 & 14, Columns 9, 10 & 11)					
60. Increase in life reserves-other than group and annuities (Line 19, Columns 2 & 3)	(795,600)	3,586,741	(2,383,753)	(295,671)	240,360
61. Increase in A & H reserves (Line 19, Columns 9, 10 & 11)					
62. Dividends to policyholders (Line 30, Column 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Column 1, Lines 21, 22 & 23 less Line 6) / (Page 6 Column 1, Line 1 plus Exhibit 7, Column 2, Line 2) x 100.00	19.7	17.9	19.6	21.8	21.9
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	2.6	3.2	5.7	12.2	13.1
65. A & H loss percent (Schedule H, Part 1, Line 5 + Line 6, Column 2)					
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Column 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Column 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1, Column 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2, Column 2)					
70. Incurred losses on prior years' claims - health other than group (Schedule H, Part 3, Line 3.1, Column 1 less Col. 2)					
71. Prior years' claim liability and reserve - health other than group (Schedule H, Part 3, Line 3.2, Column 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Column 2)	41,225	1,500			
73. Ordinary - life (Column 3)	84,586	148,314	2,552,168	287,829	418,670
74. Ordinary - individual annuities (Column 4)					
75. Ordinary - supplementary contracts (Column 5)					
76. Credit life (Column 6)					
77. Group life (Column 7)	743,620	985,572	(856,023)	1,114,756	895,175
78. Group annuities (Column 8)					
79. A & H - group (Column 9)					
80. A & H - credit (Column 10)					
81. A & H - other (Column 11)					
82. Aggregate of all other lines of business (Column 12)					
83. TOTAL (Column 1)	869,431	1,135,386	1,696,144	1,402,585	1,313,845

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[ ] N/A[X]

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	
							7	8		
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	Policies	Certificates	Amount of Insurance (a)	Total Amount of Insurance (a)
1. In force end of prior year	1,938	4,811	56,830	441,663			1	38,301	184,600	631,074
2. Issued during year	142	484	329	1,960				9,662	41,924	44,368
3. Reinsurance assumed										
4. Revived during year			52	250				737	696	946
5. Increased during year (net)				722					3,394	4,116
6. Subtotals, Lines 2 to 5	142	484	381	2,932				10,399	46,014	49,430
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. TOTALS (Lines 1 and 6 to 8)	2,080	5,295	57,211	444,595			1	48,700	230,614	680,504
Deductions during year:										
10. Death	135	323	2,351	15,797			XXX	3,890	18,856	34,976
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry			321	3,417				48	166	3,583
14. Surrender			1,084	9,515				880	1,518	11,033
15. Lapse			225	1,573				594	1,115	2,688
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)			46	5,274						5,274
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. TOTALS (Lines 10 to 19)	135	323	4,027	35,576				5,412	21,655	57,554
21. In force end of year (Line 9 minus Line 20)	1,945	4,972	53,184	409,019			1	43,288	208,959	622,950
22. Reinsurance ceded end of year	XXX		XXX	359,661	XXX		XXX	XXX		359,661
23. Line 21 minus Line 22	XXX	4,972	XXX	49,358	XXX	(b)	XXX	XXX	208,959	263,289
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 through 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 through 1903 plus 1998) (Line 19 above)										

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).
(b) Group $...............0; Individual $...............0.

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance	1,945	4,972	15,905	52,268
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies -- decreasing				
28. Term policies -- other				
29. Other term insurance -- decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	927
31. TOTALS (Lines 27 to 30)				927
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. TOTALS, extended term insurance	XXX	XXX	541	2,934
34. TOTALS, whole life and endowment	329	1,960	52,643	405,158
35. TOTALS (Lines 31 to 34)	329	1,960	53,184	409,019

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (included in Line 2)		In Force End of Year (included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	484		4,972	
37. Ordinary	1,960		409,019	
38. Credit Life (Group and Individual)				
39. Group	41,924		208,959	
40. TOTALS (Lines 36 to 39)	44,368		622,950	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	43,288	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	162,478

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

47.1

47.2

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
Disability Provision	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium			11,690	6,409				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. TOTAL		(b)	11,690	(b) 6,409		(b)		(b)

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year		5		
2. Issued during year		2		
3. Reinsurance assumed				
4. Increased during year (net)				
5. TOTALS (Lines 1 to 4)		7		
Deductions during year:				
6. Decreased (net)		1		
7. Reinsurance ceded				
8. TOTALS (Lines 6 and 7)		1		
9. In force end of year		6		
10. Amount on deposit		(a) 42,923		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a) 1,976	(a)	(a)

ANNUITIES

NONE

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

ACCIDENT AND HEALTH INSURANCE

NONE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. TOTALS (Lines 1 to 4)				XXX		XXX
Deductions during year:						
6. Conversions				XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. TOTALS (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

NONE

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year		
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. TOTALS (Lines 1 to 4)		
Deductions during year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. TOTALS (Lines 6 and 7)		
9. In force end of year		
10. Amount of account balance	(a)	(a)

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

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

ALLOCATED BY STATES AND TERRITORIES

	1	Direct Business Only					
		Life Contracts		4	5	6	7
		2	3	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees			
States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations		Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama (AL)	L	1,124,701				1,124,701	
2. Alaska (AK)	N	2,281				2,281	
3. Arizona (AZ)	L	125,008				125,008	
4. Arkansas (AR)	L	216,074				216,074	
5. California (CA)	L	540,269				540,269	
6. Colorado (CO)	L	188,281				188,281	
7. Connecticut (CT)	L	18,538				18,538	
8. Delaware (DE)	L	51,857				51,857	
9. District of Columbia (DC)	L	121,135				121,135	
10. Florida (FL)	L	4,712,106				4,712,106	
11. Georgia (GA)	L	1,905,662				1,905,662	
12. Hawaii (HI)	N	2,043				2,043	
13. Idaho (ID)	L	6,650				6,650	
14. Illinois (IL)	L	1,544,413				1,544,413	
15. Indiana (IN)	L	2,594,132				2,594,132	
16. Iowa (IA)	L	156,222				156,222	
17. Kansas (KS)	L	245,220				245,220	
18. Kentucky (KY)	L	226,425				226,425	
19. Louisiana (LA)	L	2,540,675				2,540,675	
20. Maine (ME)	L	91,999				91,999	
21. Maryland (MD)	L	490,164				490,164	
22. Massachusetts (MA)	L	344,263				344,263	
23. Michigan (MI)	N	42,803				42,803	
24. Minnesota (MN)	L	747,888				747,888	
25. Mississippi (MS)	L	6,432,189				6,432,189	
26. Missouri (MO)	L	1,408,199				1,408,199	
27. Montana (MT)	L	1,482				1,482	
28. Nebraska (NE)	L	156,259				156,259	
29. Nevada (NV)	L	87,813				87,813	
30. New Hampshire (NH)	L	16,288				16,288	
31. New Jersey (NJ)	L	927,212				927,212	
32. New Mexico (NM)	L	159,696				159,696	
33. New York (NY)	N	97,686				97,686	
34. North Carolina (NC)	L	6,897,387				6,897,387	
35. North Dakota (ND)	L	11,556				11,556	
36. Ohio (OH)	L	4,208,004				4,208,004	
37. Oklahoma (OK)	L	177,433				177,433	
38. Oregon (OR)	L	236,769				236,769	
39. Pennsylvania (PA)	L	2,905,462				2,905,462	
40. Rhode Island (RI)	L	274				274	
41. South Carolina (SC)	L	1,902,198				1,902,198	
42. South Dakota (SD)	L	4,521				4,521	
43. Tennessee (TN)	L	1,346,148				1,346,148	
44. Texas (TX)	L	13,284,310				13,284,310	
45. Utah (UT)	L	29,478				29,478	
46. Vermont (VT)	L	2,241				2,241	
47. Virginia (VA)	L	541,140				541,140	
48. Washington (WA)	L	58,167				58,167	
49. West Virginia (WV)	L	196,409				196,409	
50. Wisconsin (WI)	L	2,752,724				2,752,724	
51. Wyoming (WY)	L	5,901				5,901	
52. American Samoa (AS)	N						
53. Guam (GU)	N						
54. Puerto Rico (PR)	N	857				857	
55. U.S. Virgin Islands (VI)	N						
56. Northern Mariana Islands (MP)	N						
57. Canada (CAN)	N						
58. Aggregate Other Alien (OT)	XXX	60				60	
59. Subtotal	(a)47	61,886,673				61,886,673	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						
94. Aggregate other amounts not allocable by State	XXX						
95. TOTALS (Direct Business)	XXX	61,886,673				61,886,673	
96. Plus Reinsurance Assumed	XXX	336,710				336,710	
97. TOTALS (All Business)	XXX	62,223,383				62,223,383	
98. Less Reinsurance Ceded	XXX	18,947,042				18,947,042	
99. TOTALS (All Business) less Reinsurance Ceded	XXX	43,276,341		(b)		43,276,341	
DETAILS OF WRITE-INS							
58001. All Others	XXX	60				60	
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	60				60	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. TOTALS (Lines 9401 through 9403 plus 9498) (Line 94 above)	XXX						

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

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

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

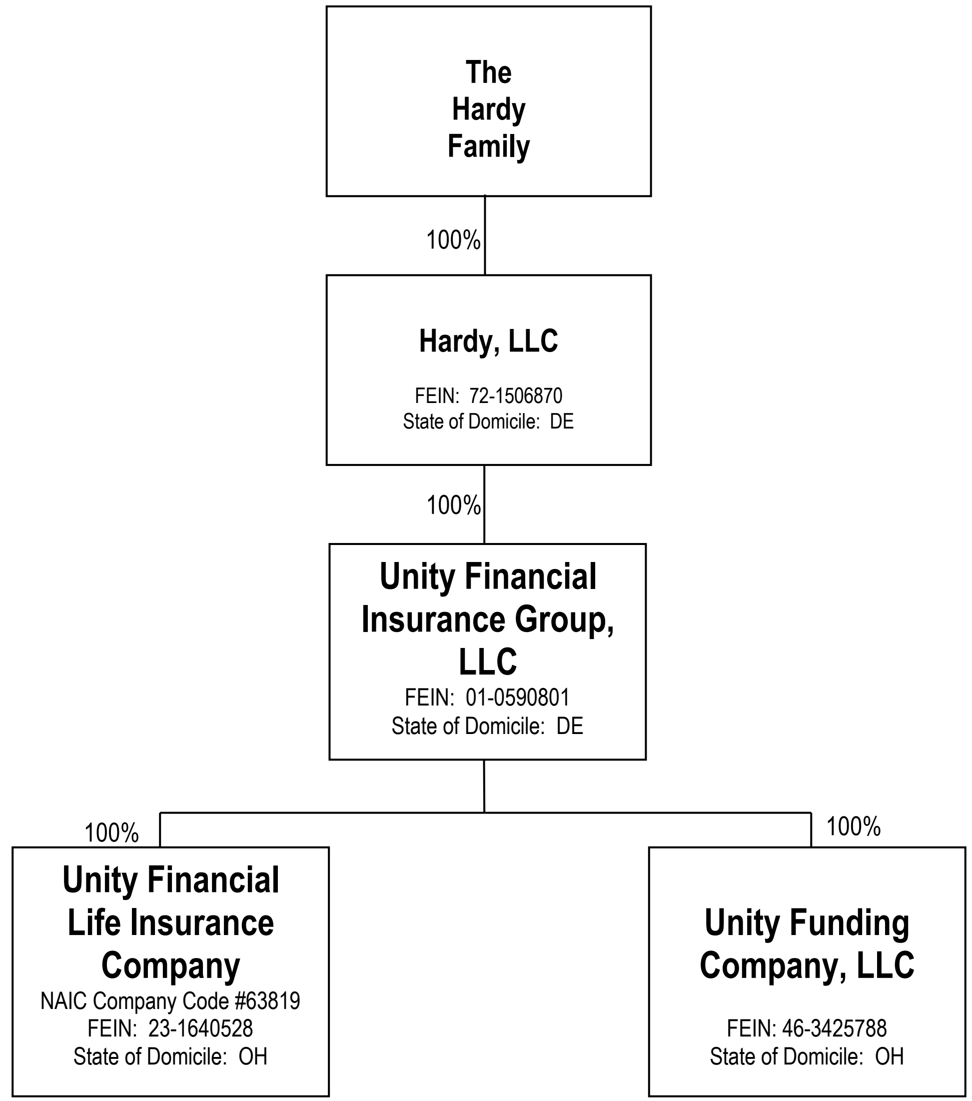
Explanation of basis of allocation by states, etc., of premiums and annuity considerations: Premiums remitted directly to the home office are allocated on the basis of residence at the time of premium payment.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER

MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

Schedule Y for Annual Statement – Organization Chart



INDEX TO LIFE AND ACCIDENT AND HEALTH ANNUAL STATEMENT

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