



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2014
OF THE CONDITION AND AFFAIRS OF THE

The Western and Southern Life Insurance Company

NAIC Group Code	0836 (Current)	0836 (Prior)	NAIC Company Code	70483	Employer's ID Number	31-0487145
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	Ohio	
Country of Domicile	United States of America					
Incorporated/Organized	02/23/1888			Commenced Business	04/30/1888	
Statutory Home Office	400 Broadway (Street and Number)			Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)		
Main Administrative Office	400 Broadway (Street and Number)			Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)		
				513-629-1800 (Area Code) (Telephone Number)		
Mail Address	400 Broadway (Street and Number or P.O. Box)			Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	400 Broadway (Street and Number)			Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)		
				513-629-1800 (Area Code) (Telephone Number)		
Internet Website Address	WWW.WesternSouthernLife.com					
Statutory Statement Contact	Bradley J. Hunkler (Name)			513-629-2980 (Area Code) (Telephone Number)		
	CompAcctGrp@WesternSouthernLife.com (E-mail Address)			513-629-1871 (FAX Number)		

OFFICERS

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

OTHER

Edward Joseph Babbitt VP & Sr Counsel	Troy Dale Brodie # Sr VP, Chf Marketing Off	Karen Ann Chamberlain # Sr VP, Chf Information Off
Kim Rehling Chiodi Sr VP	Keith Terrill Clark, MD VP & Medical Director	Robert John DalSanto VP
James Joseph DeLuca VP	Bryan Chalmer Dunn Sr VP	Lisa Beth Fangman VP
Stephen Paul Hamilton VP	Daniel Wayne Harris # VP, Chief Actuary	Noreen Joyce Hayes Sr VP
David Todd Henderson VP & Chief Risk Officer	Kevin Louis Howard VP & Assoc Gen Counsel	Bradley Joseph Hunkler VP, Chief Accounting Officer
Stephen Gale Hussey Jr # VP	Robert Scott Kahn VP	Narendra Varma Kanteti # VP
Phillip Earl King VP & Auditor	Steven Kenneth Kreider # Sr VP & Chf Inv Off	Michael Joseph Laatsch VP
Daniel Roger Larsen # VP, Taxes	Harold Victor Lyons VP	Constance Marie Maccarone Sr VP
Jill Tripp McGruder Sr VP	Jimmy Joe Miller Sr VP	Oscar Oneal Nelson Jr # VP
Jonathan David Niemeyer Sr VP & General Counsel	Mario Joseph San Marco VP	Nicholas Peter Sargen Sr VP
Luc Paul Sicotte VP	Lawrence Robert Silverstein # VP, Chief Underwriter	Denise Lynn Sparks VP
Jeffrey Laurence Stainton VP & Assoc Gen Counsel	Thomas Martin Stapleton VP	David Eugene Theurich VP
Gerald Joseph Ulland # VP	James Joseph Vance VP & Treasurer	Robert Lewis Walker Sr VP & Chf Fin Off

DIRECTORS OR TRUSTEES

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

State of	Ohio	SS:
County of	Hamilton	

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

John Finn Barrett Chairman of Board, President & CEO	Donald Joseph Wuebbling Secretary and Counsel	Bradley Joseph Hunkler VP, Chief Accounting Officer
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Subscribed and sworn to before me this 20th day of February, 2015	a. Is this an original filing?	Yes [X] No []
	b. If no,	
	1. State the amendment number.....	
	2. Date filed	
	3. Number of pages attached.....	



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	237,939	0	0	518	238,457
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	237,939	0	0	518	238,457
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	38,957	0	0	714	39,671
6.2 Applied to pay renewal premiums	4,857	0	0	0	4,857
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	60,891	0	0	14,628	75,519
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	104,705	0	0	15,342	120,047
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	104,705	0	0	15,342	120,047
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	189,131	0	1,000	21,229	211,360
10. Matured endowments	5,403	0	0	2,260	7,663
11. Annuity benefits	0	0	86,251	0	86,251
12. Surrender values and withdrawals for life contracts	99,586	0	0	4,488	104,074
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	81,762	0	0	2,305	84,067
15. Totals	375,882	0	87,251	30,282	493,415
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	17	91,991	0	0	0	0	4	5,737	21	97,728
17. Incurred during current year Settled during current year:	44	160,855	0	0	0	0	25	41,458	69	202,313
18.1 By payment in full	40	194,534					1	23,489	41	218,023
18.2 By payment on compromised claims									0	0
18.3 Totals paid	40	194,534	0	0	0	0	1	23,489	41	218,023
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	40	194,534	0	0	0	0	1	23,489	41	218,023
19. Unpaid Dec. 31, current year (16+17-18.6)	21	58,312	0	0	0	0	28	23,707	49	82,018
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,657	19,633,652	0	(a) 0	0	0	423	663,148	2,080	20,296,800
21. Issued during year	3	20,600							3	20,600
22. Other changes to in force (Net)	(80)	(1,034,369)					(41)	(44,004)	(121)	(1,078,373)
23. In force December 31 of current year	1,580	18,619,883	0	(a) 0	0	0	382	619,144	1,962	19,239,027

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	38,011	37,998	0	28,628	30,073
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	38,011	37,998	0	28,628	30,073
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	38,011	37,998	0	28,628	30,073

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	110,262	0	0	35	110,297
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	110,262	0	0	35	110,297
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,309	0	0	69	6,378
6.2 Applied to pay renewal premiums	442	0	0	0	442
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,738	0	0	2,735	13,473
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,489	0	0	2,804	20,293
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	17,489	0	0	2,804	20,293
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	14,446	0	0	1,097	15,543
10. Matured endowments					0
11. Annuity benefits	0	0	5,774	0	5,774
12. Surrender values and withdrawals for life contracts	16,417	0	0	0	16,417
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	4,623	0	0	0	4,623
15. Totals	35,486	0	5,774	1,097	42,357
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	244	0	0	0	0	1	1,792	2	2,036
17. Incurred during current year Settled during current year:	5	18,567	0	0	0	0	0	1,097	5	19,664
18.1 By payment in full	3	14,446					0	1,097	3	15,543
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	14,446	0	0	0	0	0	1,097	3	15,543
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	14,446	0	0	0	0	0	1,097	3	15,543
19. Unpaid Dec. 31, current year (16+17-18.6)	3	4,365	0	0	0	0	1	1,792	4	6,158
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	331	6,545,150	0 (a)	0	0	0	75	106,986	406	6,652,136
21. Issued during year									0	0
22. Other changes to in force (Net)	(2)	363,962					(3)	1,664	(5)	365,626
23. In force December 31 of current year	329	6,909,112	0 (a)	0	0	0	72	108,650	401	7,017,762

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,579	3,578	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,579	3,578	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,579	3,578	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,149,202	0	0	1,383	1,150,585
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,149,202	0	0	1,383	1,150,585
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	149,261	0	0	3,999	153,260
6.2 Applied to pay renewal premiums	20,722	0	0	0	20,722
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	225,116	0	0	63,402	288,518
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	395,099	0	0	67,401	462,500
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	395,099	0	0	67,401	462,500
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,083,762	0	18,233	104,448	1,206,443
10. Matured endowments	2,580	0	0	1,366	3,946
11. Annuity benefits	0	0	358,032	0	358,032
12. Surrender values and withdrawals for life contracts	507,956	0	0	12,138	520,094
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	323,556	0	3,099	8,278	334,933
15. Totals	1,917,854	0	379,364	126,230	2,423,448
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	66	180,671	0	0	0	0	11	22,245	77	202,916
17. Incurred during current year Settled during current year:	192	1,076,182	0	0	0	0	68	305,842	260	1,382,024
18.1 By payment in full	212	1,086,342					4	105,814	216	1,192,156
18.2 By payment on compromised claims									0	0
18.3 Totals paid	212	1,086,342	0	0	0	0	4	105,814	216	1,192,156
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	12,000							2	12,000
18.6 Total settlements	214	1,098,342	0	0	0	0	4	105,814	218	1,204,156
19. Unpaid Dec. 31, current year (16+17-18.6)	44	158,511	0	0	0	0	75	222,273	119	380,785
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,437	80,947,268	0	(a) 0	0	0	1,199	2,427,346	7,636	83,374,614
21. Issued during year	158	3,522,633							158	3,522,633
22. Other changes to in force (Net)	(430)	(5,774,818)					(167)	(305,252)	(597)	(6,080,070)
23. In force December 31 of current year	6,165	78,695,083	0	(a) 0	0	0	1,032	2,122,094	7,197	80,817,177

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	55,337	55,318	0	36,538	38,382
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	55,337	55,318	0	36,538	38,382
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	55,337	55,318	0	36,538	38,382

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	139,787	0	0	434	140,221
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	139,787	0	0	434	140,221
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	22,547	0	0	1,099	23,646
6.2 Applied to pay renewal premiums	2,448	0	0	0	2,448
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	36,403	0	0	19,940	56,343
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	61,398	0	0	21,039	82,437
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	61,398	0	0	21,039	82,437
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	201,099	0	0	37,497	238,596
10. Matured endowments	7,000	0	0	187	7,187
11. Annuity benefits	0	0	13,095	0	13,095
12. Surrender values and withdrawals for life contracts	50,199	0	0	2,705	52,904
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	56,183	0	0	376	56,559
15. Totals	314,481	0	13,095	40,765	368,341
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	33,638	0	0	0	0	1	1,973	11	35,611
17. Incurred during current year Settled during current year:	40	188,471	0	0	0	0	13	64,264	53	252,735
18.1 By payment in full	41	208,099					2	37,684	43	245,783
18.2 By payment on compromised claims									0	0
18.3 Totals paid	41	208,099	0	0	0	0	2	37,684	43	245,783
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	41	208,099	0	0	0	0	2	37,684	43	245,783
19. Unpaid Dec. 31, current year (16+17-18.6)	9	14,009	0	0	0	0	12	28,553	21	42,563
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,195	12,384,736	0	(a) 0	0	0	411	748,428	1,606	13,133,164
21. Issued during year	2	75,000							2	75,000
22. Other changes to in force (Net)	(91)	(1,215,951)					(44)	(62,933)	(135)	(1,278,884)
23. In force December 31 of current year	1,106	11,243,785	0	(a) 0	0	0	367	685,495	1,473	11,929,280

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	15,952	15,946	0	59,444	62,444
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,952	15,946	0	59,444	62,444
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,952	15,946	0	59,444	62,444

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,298,340	0	0	4,408	10,302,748
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,298,340	0	0	4,408	10,302,748
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	416,757	0	0	15,081	431,838
6.2 Applied to pay renewal premiums	31,613	0	0	0	31,613
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	685,388	0	0	240,560	925,948
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,133,758	0	0	255,641	1,389,399
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,133,758	0	0	255,641	1,389,399
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,623,343	0	12,569	461,082	5,096,994
10. Matured endowments	71,589	0	0	20,345	91,934
11. Annuity benefits	39	0	676,159	0	676,198
12. Surrender values and withdrawals for life contracts	1,915,808	0	0	51,547	1,967,355
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	832,882	0	2,092	61,244	896,218
15. Totals	7,443,661	0	690,820	594,218	8,728,699
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	189	757,823	0	0	0	0	46	86,210	235	844,033
17. Incurred during current year Settled during current year:	697	4,788,351	0	0	0	0	201	853,756	898	5,642,107
18.1 By payment in full	714	4,694,932					19	481,427	733	5,176,359
18.2 By payment on compromised claims									0	0
18.3 Totals paid	714	4,694,932	0	0	0	0	19	481,427	733	5,176,359
18.4 Reduction by compromise									0	0
18.5 Amount rejected	3	60,000							3	60,000
18.6 Total settlements	717	4,754,932	0	0	0	0	19	481,427	736	5,236,359
19. Unpaid Dec. 31, current year (16+17-18.6)	169	791,243	0	0	0	0	228	458,538	397	1,249,781
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	30,275	647,094,509	0	(a) 0	0	0	5,898	9,822,513	36,173	656,917,022
21. Issued during year	1,791	67,888,113							1,791	67,888,113
22. Other changes to in force (Net)	(2,800)	(62,347,677)					(690)	(916,813)	(3,490)	(63,264,490)
23. In force December 31 of current year	29,266	652,634,945	0	(a) 0	0	0	5,208	8,905,700	34,474	661,540,645

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	504,644	504,468	0	171,722	180,389
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	504,644	504,468	0	171,722	180,389
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	504,644	504,468	0	171,722	180,389

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	206,254	0	0	345	206,599
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	206,254	0	0	345	206,599
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	44,082	0	0	1,061	45,143
6.2 Applied to pay renewal premiums	5,929	0	0	0	5,929
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	67,574	0	0	19,557	87,131
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	117,585	0	0	20,618	138,203
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	117,585	0	0	20,618	138,203
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	282,205	0	8,984	21,990	313,179
10. Matured endowments	2,028	0	0	0	2,028
11. Annuity benefits	0	0	18,854	0	18,854
12. Surrender values and withdrawals for life contracts	81,593	0	0	16,285	97,878
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	76,610	0	0	217	76,827
15. Totals	442,436	0	27,838	38,492	508,766
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	18	77,659	0	0	0	0	18	20,266	36	97,926
17. Incurred during current year Settled during current year:	44	250,396	0	0	0	0	7	26,696	51	277,092
18.1 By payment in full	48	284,233					3	21,990	51	306,223
18.2 By payment on compromised claims									0	0
18.3 Totals paid	48	284,233	0	0	0	0	3	21,990	51	306,223
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	48	284,233	0	0	0	0	3	21,990	51	306,223
19. Unpaid Dec. 31, current year (16+17-18.6)	14	43,823	0	0	0	0	22	24,972	36	68,795
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,726	19,568,485	0	(a) 0	0	0	440	713,048	2,166	20,281,533
21. Issued during year	5	425,000							5	425,000
22. Other changes to in force (Net)	(30)	451,094					(35)	(29,981)	(65)	421,113
23. In force December 31 of current year	1,701	20,444,579	0	(a) 0	0	0	405	683,067	2,106	21,127,646

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,309	13,304	0	12,797	13,443
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,309	13,304	0	12,797	13,443
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,309	13,304	0	12,797	13,443

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 1 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	41,687	0	0	86	41,773
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	41,687	0	0	86	41,773
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	11,036	0	0	92	11,128
6.2 Applied to pay renewal premiums	1,051	0	0	0	1,051
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,483	0	0	5,431	25,914
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	32,570	0	0	5,523	38,093
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	32,570	0	0	5,523	38,093
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	81,822	0	0	4,272	86,094
10. Matured endowments	(2,981)	0	0	1,567	(1,414)
11. Annuity benefits	0	0	2,359	0	2,359
12. Surrender values and withdrawals for life contracts	85,119	0	0	0	85,119
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	19,596	0	0	58	19,654
15. Totals	183,556	0	2,359	5,897	191,812
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	10,252	0	0	0	0	4	2,068	8	12,320
17. Incurred during current year Settled during current year:	8	74,705	0	0	0	0	(3)	4,339	5	79,044
18.1 By payment in full	9	78,841					0	5,839	9	84,680
18.2 By payment on compromised claims									0	0
18.3 Totals paid	9	78,841	0	0	0	0	0	5,839	9	84,680
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	9	78,841	0	0	0	0	0	5,839	9	84,680
19. Unpaid Dec. 31, current year (16+17-18.6)	3	6,116	0	0	0	0	1	568	4	6,684
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	362	4,320,174	0 (a)	0	0	0	113	190,217	475	4,510,391
21. Issued during year									0	0
22. Other changes to in force (Net)	(20)	(538,351)					(5)	(417)	(25)	(538,768)
23. In force December 31 of current year	342	3,781,823	0 (a)	0	0	0	108	189,800	450	3,971,623

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,360	3,359	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,360	3,359	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,360	3,359	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	53,108	0	0	60	53,168
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	53,108	0	0	60	53,168
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,527	0	0	230	6,757
6.2 Applied to pay renewal premiums	884	0	0	0	884
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,876	0	0	2,905	15,781
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,287	0	0	3,135	23,422
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	20,287	0	0	3,135	23,422
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	31,233	0	0	0	31,233
10. Matured endowments					0
11. Annuity benefits	0	0	15,066	0	15,066
12. Surrender values and withdrawals for life contracts	14,115	0	0	9,935	24,050
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	13,529	0	0	0	13,529
15. Totals	58,877	0	15,066	9,935	83,878
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	1,854	0	0	0	0	2	1,586	5	3,440
17. Incurred during current year Settled during current year:	10	35,000	0	0	0	0	(1)	(1,507)	9	33,493
18.1 By payment in full	8	31,233					0	0	8	31,233
18.2 By payment on compromised claims									0	0
18.3 Totals paid	8	31,233	0	0	0	0	0	0	8	31,233
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	8	31,233	0	0	0	0	0	0	8	31,233
19. Unpaid Dec. 31, current year (16+17-18.6)	5	5,621	0	0	0	0	1	79	6	5,700
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	365	4,334,995	0 (a)	0	0	0	82	125,292	447	4,460,287
21. Issued during year	4	121,562							4	121,562
22. Other changes to in force (Net)	(7)	430,416					(6)	(8,552)	(13)	421,864
23. In force December 31 of current year	362	4,886,973	0 (a)	0	0	0	76	116,740	438	5,003,713

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,431	3,430	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,431	3,430	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,431	3,430	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	237,774	0	0	181	237,955
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	237,774	0	0	181	237,955
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,603	0	0	355	9,958
6.2 Applied to pay renewal premiums	171	0	0	0	171
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,520	0	0	3,013	18,533
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,294	0	0	3,368	28,662
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	25,294	0	0	3,368	28,662
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	67,277	0	0	7,098	74,375
10. Matured endowments	1,000	0	0	2,262	3,262
11. Annuity benefits	0	0	2,690	0	2,690
12. Surrender values and withdrawals for life contracts	19,428	0	0	3,066	22,494
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	17,428	0	0	314	17,742
15. Totals	105,133	0	2,690	12,740	120,563
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	30,454	0	0	0	0	1	455	10	30,910
17. Incurred during current year Settled during current year:	35	67,868	0	0	0	0	2	12,994	37	80,862
18.1 By payment in full	29	68,277					0	9,360	29	77,637
18.2 By payment on compromised claims									0	0
18.3 Totals paid	29	68,277	0	0	0	0	0	9,360	29	77,637
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	29	68,277	0	0	0	0	0	9,360	29	77,637
19. Unpaid Dec. 31, current year (16+17-18.6)	15	30,045	0	0	0	0	3	4,090	18	34,135
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,112	13,734,888	0 (a)	0	0	0	166	202,607	1,278	13,937,495
21. Issued during year	9	160,337							9	160,337
22. Other changes to in force (Net)	(84)	(948,516)					(15)	(17,989)	(99)	(966,505)
23. In force December 31 of current year	1,037	12,946,709	0 (a)	0	0	0	151	184,618	1,188	13,131,327

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	15,305	15,300	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,305	15,300	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,305	15,300	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,547,662	0	0	9,371	8,557,033
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,547,662	0	0	9,371	8,557,033
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	769,986	0	0	14,924	784,910
6.2 Applied to pay renewal premiums	108,312	0	0	0	108,312
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,326,330	0	0	384,602	1,710,932
6.4 Other	148	0	0	0	148
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,204,776	0	0	399,526	2,604,302
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,204,776	0	0	399,526	2,604,302
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,009,380	0	364,291	486,822	5,860,493
10. Matured endowments	55,603	0	0	12,025	67,628
11. Annuity benefits	98	0	2,733,971	0	2,734,069
12. Surrender values and withdrawals for life contracts	3,268,865	0	0	121,191	3,390,056
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,092,807	0	91,139	329	1,184,275
15. Totals	9,426,753	0	3,189,401	620,367	13,236,521
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	324	1,109,483	0	0	0	0	2,722	1,162,226	3,046	2,271,709
17. Incurred during current year Settled during current year:	814	5,023,791	0	0	0	0	422	705,187	1,236	5,728,978
18.1 By payment in full	834	5,064,983					28	498,847	862	5,563,830
18.2 By payment on compromised claims									0	0
18.3 Totals paid	834	5,064,983	0	0	0	0	28	498,847	862	5,563,830
18.4 Reduction by compromise									0	0
18.5 Amount rejected	3	26,654							3	26,654
18.6 Total settlements	837	5,091,637	0	0	0	0	28	498,847	865	5,590,484
19. Unpaid Dec. 31, current year (16+17-18.6)	301	1,041,637	0	0	0	0	3,116	1,368,566	3,417	2,410,204
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	37,223	638,115,944	0	(a) 0	0	0	27,944	18,168,610	65,167	656,284,554
21. Issued during year	1,144	45,444,600							1,144	45,444,600
22. Other changes to in force (Net)	(2,554)	(56,740,214)					(1,220)	(557,180)	(3,774)	(57,297,394)
23. In force December 31 of current year	35,813	626,820,330	0	(a) 0	0	0	26,724	17,611,430	62,537	644,431,760

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,724,788	1,724,187	0	2,204,659	2,315,933
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,724,788	1,724,187	0	2,204,659	2,315,933
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,724,788	1,724,187	0	2,204,659	2,315,933

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,254,617	0	0	2,000	1,256,617
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,254,617	0	0	2,000	1,256,617
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	114,041	0	0	1,198	115,239
6.2 Applied to pay renewal premiums	11,608	0	0	0	11,608
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	152,330	0	0	31,270	183,600
6.4 Other	86	0	0	0	86
6.5 Totals (Sum of Lines 6.1 to 6.4)	278,065	0	0	32,468	310,533
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	278,065	0	0	32,468	310,533
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	908,887	0	1,196	23,016	933,099
10. Matured endowments	1,014	0	0	5,683	6,697
11. Annuity benefits	49	0	186,383	0	186,432
12. Surrender values and withdrawals for life contracts	573,147	0	0	18,951	592,098
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	215,658	0	1,067	59,022	275,747
15. Totals	1,698,755	0	188,646	106,672	1,994,073
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	29	115,701	0	0	0	0	33	37,231	62	152,932
17. Incurred during current year	166	958,346	0	0	0	0	9	40,779	175	999,125
Settled during current year:										
18.1 By payment in full	146	909,901					2	28,699	148	938,600
18.2 By payment on compromised claims									0	0
18.3 Totals paid	146	909,901	0	0	0	0	2	28,699	148	938,600
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	146	909,901	0	0	0	0	2	28,699	148	938,600
19. Unpaid Dec. 31, current year (16+17-18.6)	49	164,147	0	0	0	0	40	49,311	89	213,457
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,683	95,770,124	0	(a) 0	0	0	934	1,333,542	6,617	97,103,666
21. Issued during year	167	5,354,672							167	5,354,672
22. Other changes to in force (Net)	(253)	(5,421,985)					(58)	(38,696)	(311)	(5,460,681)
23. In force December 31 of current year	5,597	95,702,811	0	(a) 0	0	0	876	1,294,846	6,473	96,997,657

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	131,562	131,516	0	26,915	28,273
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	131,562	131,516	0	26,915	28,273
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	131,562	131,516	0	26,915	28,273

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	31,359	0	0	26	31,385
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	31,359	0	0	26	31,385
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,276	0	0	40	6,316
6.2 Applied to pay renewal premiums	624	0	0	0	624
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,094	0	0	3,830	14,924
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,994	0	0	3,870	21,864
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	17,994	0	0	3,870	21,864
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	34,041	0	0	1,546	35,587
10. Matured endowments					0
11. Annuity benefits	64	0	0	0	64
12. Surrender values and withdrawals for life contracts	20,500	0	0	0	20,500
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	10,740	0	0	25	10,765
15. Totals	65,345	0	0	1,571	66,916
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	3	7,411	3	7,411
17. Incurred during current year Settled during current year:	3	34,041	0	0	0	0	0	1,546	3	35,587
18.1 By payment in full	3	34,041					0	1,546	3	35,587
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	34,041	0	0	0	0	0	1,546	3	35,587
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	34,041	0	0	0	0	0	1,546	3	35,587
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	3	7,411	3	7,411
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	272	3,177,471	0 (a)	0	0	0	89	148,455	361	3,325,926
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	4	112,540					(5)	(762)	(1)	111,778
23. In force December 31 of current year	277	3,315,011	0 (a)	0	0	0	84	147,693	361	3,462,704

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	802	802	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	802	802	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	802	802	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	49,673	0	0	194	49,867
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	49,673	0	0	194	49,867
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,456	0	0	115	8,571
6.2 Applied to pay renewal premiums	289	0	0	0	289
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,987	0	0	1,796	10,783
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,732	0	0	1,911	19,643
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	17,732	0	0	1,911	19,643
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	68,642	0	6,217	3,549	78,408
10. Matured endowments	0	0	0	37	37
11. Annuity benefits	0	0	2,579	0	2,579
12. Surrender values and withdrawals for life contracts	9,898	0	0	0	9,898
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	3,822	0	0	0	3,822
15. Totals	82,362	0	8,796	3,586	94,744
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	11,168	0	0	0	0	1	37	3	11,205
17. Incurred during current year Settled during current year:	11	68,785	0	0	0	0	2	6,805	13	75,590
18.1 By payment in full	11	68,642					1	3,586	12	72,228
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	68,642	0	0	0	0	1	3,586	12	72,228
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	68,642	0	0	0	0	1	3,586	12	72,228
19. Unpaid Dec. 31, current year (16+17-18.6)	2	11,311	0	0	0	0	2	3,256	4	14,567
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	219	1,851,802	0 (a)	0	0	0	49	71,007	268	1,922,809
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	1,178,663					(6)	(6,439)	(7)	1,172,224
23. In force December 31 of current year	218	3,030,465	0 (a)	0	0	0	43	64,568	261	3,095,033

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	541	541	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	541	541	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	541	541	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2014

NAIC Group Code 0836

NAIC Company Code 70483

LIFE INSURANCE

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	22,234,942	0	0	7,163	22,242,105
2. Annuity considerations	976	0	0	0	976
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	22,235,918	0	0	7,163	22,243,081
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,194,877	0	0	85,397	1,280,274
6.2 Applied to pay renewal premiums	234,239	0	0	0	234,239
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,280,178	0	0	1,345,676	4,625,854
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,709,294	0	0	1,431,073	6,140,367
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,709,294	0	0	1,431,073	6,140,367
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,442,101	0	518,740	2,430,431	14,391,272
10. Matured endowments	93,307	0	0	148,242	241,549
11. Annuity benefits	6,573	0	2,161,517	0	2,168,090
12. Surrender values and withdrawals for life contracts	6,581,075	0	0	448,081	7,029,156
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	2,190,583	0	99,494	201,821	2,491,898
15. Totals	20,313,639	0	2,779,751	3,228,575	26,321,965
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	417	1,542,223	0	0	0	0	290	481,181	707	2,023,404
17. Incurred during current year Settled during current year:	1,944	11,753,437	0	0	0	0	1,142	4,811,651	3,086	16,565,088
18.1 By payment in full	1,964	11,535,408					153	2,578,673	2,117	14,114,081
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,964	11,535,408	0	0	0	0	153	2,578,673	2,117	14,114,081
18.4 Reduction by compromise									0	0
18.5 Amount rejected	6	44,500							6	44,500
18.6 Total settlements	1,970	11,579,908	0	0	0	0	153	2,578,673	2,123	14,158,581
19. Unpaid Dec. 31, current year (16+17-18.6)	391	1,715,752	0	0	0	0	1,279	2,714,159	1,670	4,429,911
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	72,812	1,596,584,652	0	(a) 0	0	0	22,363	47,022,911	95,175	1,643,607,563
21. Issued during year	3,442	163,962,564							3,442	163,962,564
22. Other changes to in force (Net)	(6,520)	(129,992,821)					(2,710)	(4,451,770)	(9,230)	(134,444,591)
23. In force December 31 of current year	69,734	1,630,554,395	0	(a) 0	0	0	19,653	42,571,141	89,387	1,673,125,536

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,406,933	1,406,443	0	697,808	733,028
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,406,933	1,406,443	0	697,808	733,028
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,406,933	1,406,443	0	697,808	733,028

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,559,748	0	0	13,242	15,572,990
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	15,559,748	0	0	13,242	15,572,990
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,209,018	0	0	121,746	1,330,764
6.2 Applied to pay renewal premiums	177,157	0	0	0	177,157
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,810,929	0	0	1,842,716	4,653,645
6.4 Other	102	0	0	0	102
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,197,206	0	0	1,964,462	6,161,668
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,197,206	0	0	1,964,462	6,161,668
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,195,263	0	353,264	3,466,084	16,014,611
10. Matured endowments	97,687	0	0	175,334	273,021
11. Annuity benefits	(3,042)	0	3,520,657	0	3,517,615
12. Surrender values and withdrawals for life contracts	4,649,542	0	0	496,372	5,145,914
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	2,328,201	0	54,208	378,299	2,760,708
15. Totals	19,267,651	0	3,928,129	4,516,089	27,711,869
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	333	953,563	0	0	0	0	444	568,394	777	1,521,957
17. Incurred during current year Settled during current year:	2,422	12,614,334	0	0	0	0	1,703	6,420,714	4,125	19,035,048
18.1 By payment in full	2,438	12,292,950					308	3,641,418	2,746	15,934,368
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2,438	12,292,950	0	0	0	0	308	3,641,418	2,746	15,934,368
18.4 Reduction by compromise									0	0
18.5 Amount rejected	3	29,888							3	29,888
18.6 Total settlements	2,441	12,322,838	0	0	0	0	308	3,641,418	2,749	15,964,256
19. Unpaid Dec. 31, current year (16+17-18.6)	314	1,245,059	0	0	0	0	1,839	3,347,691	2,153	4,592,749
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	75,674	1,070,845,622	0	(a) 0	0	0	31,322	63,709,524	106,996	1,134,555,146
21. Issued during year	1,939	64,753,950							1,939	64,753,950
22. Other changes to in force (Net)	(5,604)	(77,828,051)					(3,941)	(5,980,206)	(9,545)	(83,808,257)
23. In force December 31 of current year	72,009	1,057,771,521	0	(a) 0	0	0	27,381	57,729,318	99,390	1,115,500,839

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,191,784	3,190,672	0	2,354,818	2,473,670
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,191,784	3,190,672	0	2,354,818	2,473,670
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,191,784	3,190,672	0	2,354,818	2,473,670

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 2 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	205,719	0	0	702	206,421
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	205,719	0	0	702	206,421
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,082	0	0	1,903	26,985
6.2 Applied to pay renewal premiums	3,381	0	0	0	3,381
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	41,063	0	0	27,663	68,726
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	69,526	0	0	29,566	99,092
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	69,526	0	0	29,566	99,092
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	237,219	0	4,653	46,128	288,000
10. Matured endowments	1,000	0	0	7,546	8,546
11. Annuity benefits	0	0	19,214	0	19,214
12. Surrender values and withdrawals for life contracts	46,834	0	0	8,700	55,534
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	34,107	0	0	2,562	36,669
15. Totals	319,160	0	23,867	64,936	407,963
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	17,853	0	0	0	0	3	5,119	11	22,972
17. Incurred during current year Settled during current year:	43	242,271	0	0	0	0	14	82,867	57	325,139
18.1 By payment in full	43	238,219					3	53,674	46	291,893
18.2 By payment on compromised claims									0	0
18.3 Totals paid	43	238,219	0	0	0	0	3	53,674	46	291,893
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	43	238,219	0	0	0	0	3	53,674	46	291,893
19. Unpaid Dec. 31, current year (16+17-18.6)	8	21,905	0	0	0	0	14	34,313	22	56,218
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,475	16,738,308	0	(a) 0	0	0	730	1,218,705	2,205	17,957,013
21. Issued during year	5	530,000							5	530,000
22. Other changes to in force (Net)	(78)	(913,576)					(68)	(72,454)	(146)	(986,030)
23. In force December 31 of current year	1,402	16,354,732	0	(a) 0	0	0	662	1,146,251	2,064	17,500,983

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,892	13,887	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,892	13,887	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,892	13,887	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	839,866	0	0	2,335	842,201
2. Annuity considerations	1,000	0	0	0	1,000
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	840,866	0	0	2,335	843,201
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	75,954	0	0	2,029	77,983
6.2 Applied to pay renewal premiums	4,393	0	0	0	4,393
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	115,089	0	0	70,363	185,452
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	195,436	0	0	72,392	267,828
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	195,436	0	0	72,392	267,828
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	474,588	0	53,350	54,578	582,516
10. Matured endowments	729	0		28,300	29,029
11. Annuity benefits	0	0	180,673	0	180,673
12. Surrender values and withdrawals for life contracts	229,874	0	0	8,249	238,123
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	111,324	0	0	91	111,415
15. Totals	816,515	0	234,023	91,218	1,141,756
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	43	74,916	0	0	0	0	346	140,045	389	214,962
17. Incurred during current year Settled during current year:	106	471,570	0	0	0	0	(10)	79,058	96	550,628
18.1 By payment in full	110	475,317					2	82,878	112	558,195
18.2 By payment on compromised claims									0	0
18.3 Totals paid	110	475,317	0	0	0	0	2	82,878	112	558,195
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	110	475,317	0	0	0	0	2	82,878	112	558,195
19. Unpaid Dec. 31, current year (16+17-18.6)	39	71,170	0	0	0	0	334	136,225	373	207,395
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,764	59,861,293	0 (a)	0	0	0	3,196	3,460,693	7,960	63,321,986
21. Issued during year	154	5,228,500							154	5,228,500
22. Other changes to in force (Net)	(284)	(6,245,712)					(135)	(27,342)	(419)	(6,273,054)
23. In force December 31 of current year	4,634	58,844,081	0 (a)	0	0	0	3,061	3,433,351	7,695	62,277,432

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	223,440	223,362	0	386,770	406,291
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	223,440	223,362	0	386,770	406,291
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	223,440	223,362	0	386,770	406,291

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,845,130	0	0	4,663	5,849,793
2. Annuity considerations	500	0	0	0	500
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,845,630	0	0	4,663	5,850,293
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	408,110	0	0	26,084	434,194
6.2 Applied to pay renewal premiums	45,429	0	0	0	45,429
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,002,628	0	0	362,917	1,365,545
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,456,167	0	0	389,001	1,845,168
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,456,167	0	0	389,001	1,845,168
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,907,110	0	847,392	780,281	5,534,783
10. Matured endowments	25,906	0	0	50,850	76,756
11. Annuity benefits	(122,482)	0	7,255,889	0	7,133,407
12. Surrender values and withdrawals for life contracts	1,543,170	0	0	85,745	1,628,915
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	826,164	0	192,951	149,699	1,168,814
15. Totals	6,179,868	0	8,296,232	1,066,575	15,542,675
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	177	412,736	0	0	0	0	393	713,381	570	1,126,117
17. Incurred during current year Settled during current year:	664	3,858,407	0	0	0	0	(112)	511,864	552	4,370,270
18.1 By payment in full	733	3,933,016					23	831,131	756	4,764,147
18.2 By payment on compromised claims									0	0
18.3 Totals paid	733	3,933,016	0	0	0	0	23	831,131	756	4,764,147
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	733	3,933,016	0	0	0	0	23	831,131	756	4,764,147
19. Unpaid Dec. 31, current year (16+17-18.6)	108	338,127	0	0	0	0	258	394,113	366	732,240
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	27,753	434,243,961	0	(a) 0	0	0	6,199	12,074,291	33,952	446,318,252
21. Issued during year	715	17,438,269							715	17,438,269
22. Other changes to in force (Net)	(1,794)	(26,796,545)					(484)	(494,353)	(2,278)	(27,290,898)
23. In force December 31 of current year	26,674	424,885,685	0	(a) 0	0	0	5,715	11,579,938	32,389	436,465,623

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,648,183	1,647,609	0	1,234,118	1,296,406
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,648,183	1,647,609	0	1,234,118	1,296,406
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,648,183	1,647,609	0	1,234,118	1,296,406

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 2 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,970,131	0	0	12,076	6,982,207
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,970,131	0	0	12,076	6,982,207
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	264,418	0	0	6,649	271,067
6.2 Applied to pay renewal premiums	5,377	0	0	0	5,377
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	414,936	0	0	98,318	513,254
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	684,731	0	0	104,967	789,698
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	684,731	0	0	104,967	789,698
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,622,517	0	70,150	377,964	4,070,631
10. Matured endowments	27,653	0	0	59,210	86,863
11. Annuity benefits	0	0	1,117,116	0	1,117,116
12. Surrender values and withdrawals for life contracts	952,444	0	0	38,160	990,604
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	420,168	0	2,409	51,626	474,203
15. Totals	5,022,782	0	1,189,675	526,960	6,739,417
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	229	721,562	0	0	0	0	98	73,664	327	795,226
17. Incurred during current year	692	3,614,445	0	0	0	0	138	599,846	830	4,214,291
Settled during current year:										
18.1 By payment in full	752	3,650,170					14	437,174	766	4,087,344
18.2 By payment on compromised claims									0	0
18.3 Totals paid	752	3,650,170	0	0	0	0	14	437,174	766	4,087,344
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	15,000							2	15,000
18.6 Total settlements	754	3,665,170	0	0	0	0	14	437,174	768	4,102,344
19. Unpaid Dec. 31, current year (16+17-18.6)	167	670,837	0	0	0	0	222	236,336	389	907,173
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	31,202	436,223,083	0 (a)	0	0	0	11,923	10,587,778	43,125	446,810,861
21. Issued during year	1,542	40,786,617							1,542	40,786,617
22. Other changes to in force (Net)	(2,478)	(37,104,034)					(986)	(708,436)	(3,464)	(37,812,470)
23. In force December 31 of current year	30,266	439,905,666	0 (a)	0	0	0	10,937	9,879,342	41,203	449,785,008

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	351,540	351,418	0	165,650	174,011
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	351,540	351,418	0	165,650	174,011
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	351,540	351,418	0	165,650	174,011

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,049	0	0	19	7,068
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,049	0	0	19	7,068
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,013	0	0	95	3,108
6.2 Applied to pay renewal premiums	635	0	0	0	635
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,948	0	0	1,990	6,938
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,596	0	0	2,085	10,681
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	8,596	0	0	2,085	10,681
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	21,079	0	0	2,182	23,261
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	8,410	0	0	0	8,410
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	22,740	0	0	24	22,764
15. Totals	52,229	0	0	2,206	54,435
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	12,112	0	0	0	0	0	0	3	12,112
17. Incurred during current year Settled during current year:	3	8,967	0	0	0	0	0	2,182	3	11,148
18.1 By payment in full	6	21,079					0	2,182	6	23,261
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	21,079	0	0	0	0	0	2,182	6	23,261
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	21,079	0	0	0	0	0	2,182	6	23,261
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	(1)	0	(1)
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	135	963,215	0 (a)	0	0	0	28	58,338	163	1,021,553
21. Issued during year									0	0
22. Other changes to in force (Net)	(11)	(24,376)					(2)	(1,324)	(13)	(25,700)
23. In force December 31 of current year	124	938,839	0 (a)	0	0	0	26	57,014	150	995,853

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	367	367	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	367	367	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	367	367	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,616,817	0	0	1,947	2,618,764
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,616,817	0	0	1,947	2,618,764
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	143,845	0	0	3,340	147,185
6.2 Applied to pay renewal premiums	8,679	0	0	0	8,679
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	206,267	0	0	47,044	253,311
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	358,791	0	0	50,384	409,175
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	358,791	0	0	50,384	409,175
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	926,167	0	28,200	223,867	1,178,234
10. Matured endowments	5,312	0	0	40,458	45,770
11. Annuity benefits	0	0	213,045	0	213,045
12. Surrender values and withdrawals for life contracts	430,455	0	0	21,377	451,832
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	200,991	0	840	41,450	243,281
15. Totals	1,562,925	0	242,085	327,152	2,132,162
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	52	142,559	0	0	0	0	57	33,160	109	175,719
17. Incurred during current year Settled during current year:	256	1,006,529	0	0	0	0	39	333,382	295	1,339,911
18.1 By payment in full	242	931,479					11	264,325	253	1,195,804
18.2 By payment on compromised claims									0	0
18.3 Totals paid	242	931,479	0	0	0	0	11	264,325	253	1,195,804
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	243	941,479	0	0	0	0	11	264,325	254	1,205,804
19. Unpaid Dec. 31, current year (16+17-18.6)	65	207,609	0	0	0	0	85	102,217	150	309,826
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	10,731	145,748,423	0 (a)	0	0	0	5,110	4,515,350	15,841	150,263,773
21. Issued during year	609	13,930,103							609	13,930,103
22. Other changes to in force (Net)	(821)	(11,135,123)					(506)	(367,491)	(1,327)	(11,502,614)
23. In force December 31 of current year	10,519	148,543,403	0 (a)	0	0	0	4,604	4,147,859	15,123	152,691,262

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	82,969	82,940	0	19,474	20,457
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	82,969	82,940	0	19,474	20,457
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	82,969	82,940	0	19,474	20,457

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	63,797	0	0	86	63,883
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	63,797	0	0	86	63,883
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,152	0	0	369	12,521
6.2 Applied to pay renewal premiums	1,176	0	0	0	1,176
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,718	0	0	3,992	22,710
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	32,046	0	0	4,361	36,407
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	32,046	0	0	4,361	36,407
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	46,204	0	25,000	11,793	82,997
10. Matured endowments	0	0	0	115	115
11. Annuity benefits	0	0	55,103	0	55,103
12. Surrender values and withdrawals for life contracts	27,436	0	0	0	27,436
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	15,259	0	0	764	16,023
15. Totals	88,899	0	80,103	12,672	181,674
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	1,786	0	0	0	0	3	2,385	5	4,171
17. Incurred during current year Settled during current year:	15	50,749	0	0	0	0	(2)	9,523	13	60,272
18.1 By payment in full	11	46,204					1	11,908	12	58,112
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	46,204	0	0	0	0	1	11,908	12	58,112
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	46,204	0	0	0	0	1	11,908	12	58,112
19. Unpaid Dec. 31, current year (16+17-18.6)	6	6,331	0	0	0	0	0	0	6	6,331
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	471	6,419,816	0 (a)	0	0	0	89	151,700	560	6,571,516
21. Issued during year									0	0
22. Other changes to in force (Net)	(43)	(744,734)					(11)	(13,226)	(54)	(757,960)
23. In force December 31 of current year	428	5,675,082	0 (a)	0	0	0	78	138,474	506	5,813,556

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	6,797	6,795	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,797	6,795	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,797	6,795	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,973,886	0	0	4,910	6,978,796
2. Annuity considerations	3,618	0	0	0	3,618
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,977,504	0	0	4,910	6,982,414
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	782,696	0	0	70,122	852,818
6.2 Applied to pay renewal premiums	97,008	0	0	0	97,008
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,384,590	0	0	1,124,564	2,509,154
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,264,294	0	0	1,194,686	3,458,980
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,264,294	0	0	1,194,686	3,458,980
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,198,697	0	265,930	1,999,232	8,463,859
10. Matured endowments	106,537	0	0	128,274	234,811
11. Annuity benefits	122	0	1,316,163	0	1,316,285
12. Surrender values and withdrawals for life contracts	2,418,790	0	0	296,268	2,715,058
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,677,143	0	6,803	176,732	1,860,678
15. Totals	10,401,289	0	1,588,896	2,600,506	14,590,691
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	247	702,310	0	0	0	0	302	434,260	549	1,136,570
17. Incurred during current year Settled during current year:	1,328	6,305,806	0	0	0	0	810	3,641,584	2,138	9,947,389
18.1 By payment in full	1,372	6,305,234					109	2,127,506	1,481	8,432,740
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,372	6,305,234	0	0	0	0	109	2,127,506	1,481	8,432,740
18.4 Reduction by compromise									0	0
18.5 Amount rejected	3	35,000							3	35,000
18.6 Total settlements	1,375	6,340,234	0	0	0	0	109	2,127,506	1,484	8,467,740
19. Unpaid Dec. 31, current year (16+17-18.6)	200	667,882	0	0	0	0	1,003	1,948,338	1,203	2,616,220
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	41,590	512,253,081	0	(a) 0	0	0	19,205	39,009,697	60,795	551,262,778
21. Issued during year	787	22,693,709							787	22,693,709
22. Other changes to in force (Net)	(3,140)	(41,128,534)					(2,286)	(3,437,195)	(5,426)	(44,565,729)
23. In force December 31 of current year	39,237	493,818,256	0	(a) 0	0	0	16,919	35,572,502	56,156	529,390,758

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	927,765	927,442	0	595,705	625,771
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	927,765	927,442	0	595,705	625,771
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	927,765	927,442	0	595,705	625,771

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,466,639	0	0	121	1,466,760
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,466,639	0	0	121	1,466,760
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	18,890	0	0	85	18,975
6.2 Applied to pay renewal premiums	3,014	0	0	0	3,014
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	38,961	0	0	10,272	49,233
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	60,865	0	0	10,357	71,222
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	60,865	0	0	10,357	71,222
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	655,876	0	0	3,434	659,310
10. Matured endowments	3,230	0	0	0	3,230
11. Annuity benefits	0	0	9,423	0	9,423
12. Surrender values and withdrawals for life contracts	146,265	0	0	0	146,265
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	35,292	0	0	206	35,498
15. Totals	840,663	0	9,423	3,640	853,726
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	49,224	0	0	0	0	3	3,479	12	52,703
17. Incurred during current year Settled during current year:	38	689,330	0	0	0	0	1	6,356	39	695,686
18.1 By payment in full	41	659,106					0	3,434	41	662,540
18.2 By payment on compromised claims									0	0
18.3 Totals paid	41	659,106	0	0	0	0	0	3,434	41	662,540
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	41	659,106	0	0	0	0	0	3,434	41	662,540
19. Unpaid Dec. 31, current year (16+17-18.6)	6	79,448	0	0	0	0	4	6,401	10	85,849
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,195	97,540,889	0 (a)	0	0	0	193	343,613	2,388	97,884,502
21. Issued during year	148	12,060,000							148	12,060,000
22. Other changes to in force (Net)	(126)	(8,752,443)					(8)	2,650	(134)	(8,749,793)
23. In force December 31 of current year	2,217	100,848,446	0 (a)	0	0	0	185	346,263	2,402	101,194,709

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	44,087	44,072	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	44,087	44,072	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	44,087	44,072	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	154,503	0	0	274	154,777
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	154,503	0	0	274	154,777
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	18,085	0	0	334	18,419
6.2 Applied to pay renewal premiums	339	0	0	0	339
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,118	0	0	7,571	31,689
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	42,542	0	0	7,905	50,447
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	42,542	0	0	7,905	50,447
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	158,468	0	20,500	12,358	191,326
10. Matured endowments	1,019	0	0	0	1,019
11. Annuity benefits	0	0	83,912	0	83,912
12. Surrender values and withdrawals for life contracts	13,057	0	0	0	13,057
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	28,420	0	0	373	28,793
15. Totals	200,964	0	104,412	12,731	318,107
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	48,396	0	0	0	0	1	1,649	10	50,045
17. Incurred during current year Settled during current year:	37	144,596	0	0	0	0	6	25,402	43	169,998
18.1 By payment in full	41	159,487					0	12,358	41	171,845
18.2 By payment on compromised claims									0	0
18.3 Totals paid	41	159,487	0	0	0	0	0	12,358	41	171,845
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	42	169,487	0	0	0	0	0	12,358	42	181,845
19. Unpaid Dec. 31, current year (16+17-18.6)	4	23,505	0	0	0	0	7	14,693	11	38,198
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	937	11,155,530	0 (a)	0	0	0	173	292,024	1,110	11,447,554
21. Issued during year	14	101,185							14	101,185
22. Other changes to in force (Net)	(59)	(444,030)					(15)	(21,868)	(74)	(465,898)
23. In force December 31 of current year	892	10,812,685	0 (a)	0	0	0	158	270,156	1,050	11,082,841

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,913	13,908	0	16,914	17,768
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,913	13,908	0	16,914	17,768
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,913	13,908	0	16,914	17,768

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,834,713	0	0	8,054	4,842,767
2. Annuity considerations	240	0	0	0	240
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,834,953	0	0	8,054	4,843,007
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	503,217	0	0	12,024	515,241
6.2 Applied to pay renewal premiums	69,822	0	0	0	69,822
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	769,292	0	0	365,170	1,134,462
6.4 Other	126	0	0	0	126
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,342,457	0	0	377,194	1,719,651
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,342,457	0	0	377,194	1,719,651
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,767,564	0	10,997	329,524	4,108,085
10. Matured endowments	123,900	0	0	142,720	266,620
11. Annuity benefits	56	0	1,035,009	0	1,035,065
12. Surrender values and withdrawals for life contracts	1,399,142	0	0	102,228	1,501,370
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	680,248	0	714	922	681,884
15. Totals	5,970,910	0	1,046,720	575,394	7,593,024
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	216	565,210	0	0	0	0	3,119	1,019,872	3,335	1,585,081
17. Incurred during current year Settled during current year:	723	3,865,827	0	0	0	0	(69)	511,348	654	4,377,174
18.1 By payment in full	741	3,880,855					17	472,244	758	4,353,099
18.2 By payment on compromised claims	1	10,609							1	10,609
18.3 Totals paid	742	3,891,464	0	0	0	0	17	472,244	759	4,363,708
18.4 Reduction by compromise	1	(609)							1	(609)
18.5 Amount rejected	2	23,000							2	23,000
18.6 Total settlements	745	3,913,855	0	0	0	0	17	472,244	762	4,386,099
19. Unpaid Dec. 31, current year (16+17-18.6)	194	517,182	0	0	0	0	3,033	1,058,975	3,227	1,576,157
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	29,426	336,880,637	0	(a) 0	0	0	13,663	15,149,641	43,089	352,030,278
21. Issued during year	675	17,998,105							675	17,998,105
22. Other changes to in force (Net)	(2,071)	(33,030,248)					(852)	(292,582)	(2,923)	(33,322,830)
23. In force December 31 of current year	28,030	321,848,494	0	(a) 0	0	0	12,811	14,857,059	40,841	336,705,553

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	676,650	676,414	0	411,166	431,918
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	676,650	676,414	0	411,166	431,918
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	676,650	676,414	0	411,166	431,918

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	15,843	0	0	6	15,849
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	15,843	0	0	6	15,849
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,817	0	0	286	4,103
6.2 Applied to pay renewal premiums	740	0	0	0	740
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,884	0	0	1,181	7,065
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,441	0	0	1,467	11,908
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	10,441	0	0	1,467	11,908
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,008	0	0	10,492	34,500
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	3,345	0	0	0	3,345
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	17,340	0	0	0	17,340
15. Totals	44,693	0	0	10,492	55,185
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	110	0	0	0	0	0	0	1	110
17. Incurred during current year Settled during current year:	9	27,534	0	0	0	0	4	17,847	13	45,381
18.1 By payment in full	5	24,008					1	10,492	6	34,500
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	24,008	0	0	0	0	1	10,492	6	34,500
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	24,008	0	0	0	0	1	10,492	6	34,500
19. Unpaid Dec. 31, current year (16+17-18.6)	5	3,636	0	0	0	0	3	7,355	8	10,991
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	158	1,666,532	0	(a) 0	0	0	43	68,972	201	1,735,504
21. Issued during year									0	0
22. Other changes to in force (Net)	0	(87,539)					(11)	(22,103)	(11)	(109,642)
23. In force December 31 of current year	158	1,578,993	0	(a) 0	0	0	32	46,869	190	1,625,862

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,100	1,100	0	75	79
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,100	1,100	0	75	79
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,100	1,100	0	75	79

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	18,517	0	0	39	18,556
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	18,517	0	0	39	18,556
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,840	0	0	162	4,002
6.2 Applied to pay renewal premiums	509	0	0	0	509
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,172	0	0	2,616	13,788
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,521	0	0	2,778	18,299
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	15,521	0	0	2,778	18,299
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,985	0	0	5,745	18,730
10. Matured endowments	4,371	0	0	0	4,371
11. Annuity benefits	0	0	69,291	0	69,291
12. Surrender values and withdrawals for life contracts	2,229	0	0	0	2,229
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	7,219	0	0	49	7,268
15. Totals	26,804	0	69,291	5,794	101,889
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,000	0	0	0	0	1	2,746	2	4,746
17. Incurred during current year Settled during current year:	7	28,301	0	0	0	0	1	5,255	8	33,556
18.1 By payment in full	6	17,356					0	5,745	6	23,101
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	17,356	0	0	0	0	0	5,745	6	23,101
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	17,356	0	0	0	0	0	5,745	6	23,101
19. Unpaid Dec. 31, current year (16+17-18.6)	2	12,945	0	0	0	0	2	2,257	4	15,202
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	241	3,255,549	0 (a)	0	0	0	77	109,825	318	3,365,374
21. Issued during year									0	0
22. Other changes to in force (Net)	(11)	3,596					(4)	(2,685)	(15)	911
23. In force December 31 of current year	230	3,259,145	0 (a)	0	0	0	73	107,140	303	3,366,285

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,512	1,511	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,512	1,511	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,512	1,511	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	203,317	0	0	175	203,492
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	203,317	0	0	175	203,492
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	26,002	0	0	639	26,641
6.2 Applied to pay renewal premiums	3,864	0	0	0	3,864
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	45,709	0	0	8,406	54,115
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	75,575	0	0	9,045	84,620
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	75,575	0	0	9,045	84,620
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	322,181	0	0	9,578	331,759
10. Matured endowments	1,000	0	0	928	1,928
11. Annuity benefits	0	0	108,439	0	108,439
12. Surrender values and withdrawals for life contracts	52,203	0	0	13,981	66,184
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	58,203	0	0	1,352	59,555
15. Totals	433,587	0	108,439	25,839	567,865
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	22	81,997	0	0	0	0	1	595	23	82,592
17. Incurred during current year Settled during current year:	33	293,974	0	0	0	0	2	14,758	35	308,732
18.1 By payment in full	46	323,181					0	10,506	46	333,687
18.2 By payment on compromised claims									0	0
18.3 Totals paid	46	323,181	0	0	0	0	0	10,506	46	333,687
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	46	323,181	0	0	0	0	0	10,506	46	333,687
19. Unpaid Dec. 31, current year (16+17-18.6)	9	52,790	0	0	0	0	3	4,847	12	57,638
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,224	14,383,198	0 (a)	0	0	0	183	334,407	1,407	14,717,605
21. Issued during year	36	1,422,944							36	1,422,944
22. Other changes to in force (Net)	(48)	206,233					(23)	(31,229)	(71)	175,004
23. In force December 31 of current year	1,212	16,012,375	0 (a)	0	0	0	160	303,178	1,372	16,315,553

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,287	13,282	0	96,705	101,586
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,287	13,282	0	96,705	101,586
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,287	13,282	0	96,705	101,586

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,029	0	0	25	11,054
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	11,029	0	0	25	11,054
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,902	0	0	46	4,948
6.2 Applied to pay renewal premiums	1,661	0	0	0	1,661
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,834	0	0	869	7,703
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,397	0	0	915	14,312
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	13,397	0	0	915	14,312
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,333	0	0	0	2,333
10. Matured endowments	1,000	0	0	417	1,417
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	5,432	0	0	2,100	7,532
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	5,478	0	0	0	5,478
15. Totals	14,243	0	0	2,517	16,760
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	5	10,369	0	0	0	0	0	417	5	10,786
18.1 By payment in full	3	3,333					0	417	3	3,750
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	3,333	0	0	0	0	0	417	3	3,750
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	3,333	0	0	0	0	0	417	3	3,750
19. Unpaid Dec. 31, current year (16+17-18.6)	2	7,036	0	0	0	0	0	0	2	7,036
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	160	1,390,294	0 (a)	0	0	0	19	32,020	179	1,422,314
21. Issued during year									0	0
22. Other changes to in force (Net)	1	56,485					(1)	575	0	57,060
23. In force December 31 of current year	161	1,446,779	0 (a)	0	0	0	18	32,595	179	1,479,374

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,985	1,984	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,985	1,984	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,985	1,984	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	143,630	0	0	212	143,842
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	143,630	0	0	212	143,842
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,495	0	0	471	25,966
6.2 Applied to pay renewal premiums	2,981	0	0	0	2,981
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	35,647	0	0	10,931	46,578
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	64,123	0	0	11,402	75,525
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	64,123	0	0	11,402	75,525
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	144,986	0	0	17,662	162,648
10. Matured endowments	18,932	0	0	1,524	20,456
11. Annuity benefits	0	0	20,812	0	20,812
12. Surrender values and withdrawals for life contracts	42,999	0	0	427	43,426
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	51,476	0	3,867	957	56,300
15. Totals	258,393	0	24,679	20,570	303,642
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	14	61,076	0	0	0	0	7	6,832	21	67,908
17. Incurred during current year	36	155,437	0	0	0	0	7	39,831	43	195,268
Settled during current year:										
18.1 By payment in full	38	163,918					1	19,186	39	183,104
18.2 By payment on compromised claims									0	0
18.3 Totals paid	38	163,918	0	0	0	0	1	19,186	39	183,104
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	38	163,918	0	0	0	0	1	19,186	39	183,104
19. Unpaid Dec. 31, current year (16+17-18.6)	12	52,595	0	0	0	0	13	27,477	25	80,072
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,069	13,314,320	0 (a)	0	0	0	270	417,725	1,339	13,732,045
21. Issued during year	18	1,250,000							18	1,250,000
22. Other changes to in force (Net)	(46)	190,199					(27)	(30,111)	(73)	160,088
23. In force December 31 of current year	1,041	14,754,519	0 (a)	0	0	0	243	387,614	1,284	15,142,133

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	10,858	10,854	0	1,881	1,976
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,858	10,854	0	1,881	1,976
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,858	10,854	0	1,881	1,976

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	38,901	0	0	64	38,965
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	38,901	0	0	64	38,965
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	11,449	0	0	1,077	12,526
6.2 Applied to pay renewal premiums	1,442	0	0	0	1,442
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,522	0	0	12,653	30,175
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	30,413	0	0	13,730	44,143
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	30,413	0	0	13,730	44,143
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	58,343	0	0	33,808	92,151
10. Matured endowments	(396)	0	0	9,478	9,082
11. Annuity benefits	0	0	11,647	0	11,647
12. Surrender values and withdrawals for life contracts	36,145	0	0	0	36,145
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	17,164	0	0	49	17,213
15. Totals	111,256	0	11,647	43,335	166,238
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	5,977	0	0	0	0	21	34,981	27	40,957
17. Incurred during current year Settled during current year:	21	88,492	0	0	0	0	3	35,929	24	124,421
18.1 By payment in full	17	57,947					2	43,286	19	101,233
18.2 By payment on compromised claims									0	0
18.3 Totals paid	17	57,947	0	0	0	0	2	43,286	19	101,233
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	17	57,947	0	0	0	0	2	43,286	19	101,233
19. Unpaid Dec. 31, current year (16+17-18.6)	10	36,521	0	0	0	0	22	27,624	32	64,145
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	534	4,671,900	0 (a)	0	0	0	266	441,295	800	5,113,195
21. Issued during year									0	0
22. Other changes to in force (Net)	(43)	(173,539)					(22)	(24,400)	(65)	(197,939)
23. In force December 31 of current year	491	4,498,361	0 (a)	0	0	0	244	416,895	735	4,915,256

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	5,183	5,181	0	4,089	4,295
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,183	5,181	0	4,089	4,295
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,183	5,181	0	4,089	4,295

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	174,434	0	0	149	174,583
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	174,434	0	0	149	174,583
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	36,570	0	0	767	37,337
6.2 Applied to pay renewal premiums	5,674	0	0	0	5,674
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	55,150	0	0	23,917	79,067
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	97,394	0	0	24,684	122,078
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	97,394	0	0	24,684	122,078
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	210,702	0	0	23,680	234,382
10. Matured endowments	2,382	0	0	7,926	10,308
11. Annuity benefits	0	0	4,891	0	4,891
12. Surrender values and withdrawals for life contracts	72,761	0	0	6,516	79,277
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	75,848	0	0	116	75,964
15. Totals	361,693	0	4,891	38,238	404,822
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	22,980	0	0	0	0	37	29,833	46	52,812
17. Incurred during current year Settled during current year:	40	243,586	0	0	0	0	2	42,691	42	286,277
18.1 By payment in full	35	213,084					2	31,606	37	244,690
18.2 By payment on compromised claims									0	0
18.3 Totals paid	35	213,084	0	0	0	0	2	31,606	37	244,690
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	35	213,084	0	0	0	0	2	31,606	37	244,690
19. Unpaid Dec. 31, current year (16+17-18.6)	14	53,482	0	0	0	0	37	40,918	51	94,399
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,582	14,131,905	0	(a) 0	0	0	565	861,952	2,147	14,993,857
21. Issued during year	1	15,000							1	15,000
22. Other changes to in force (Net)	(48)	1,816,226					(33)	(26,182)	(81)	1,790,044
23. In force December 31 of current year	1,535	15,963,131	0	(a) 0	0	0	532	835,770	2,067	16,798,901

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	14,945	14,940	0	1,474	1,548
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,945	14,940	0	1,474	1,548
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,945	14,940	0	1,474	1,548

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	17,652,251	0	0	21,245	17,673,496
2. Annuity considerations	6,000	0	0	0	6,000
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	17,658,251	0	0	21,245	17,679,496
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	901,545	0	0	27,276	928,821
6.2 Applied to pay renewal premiums	137,737	0	0	0	137,737
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,246,293	0	0	446,789	2,693,082
6.4 Other	181	0	0	0	181
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,285,756	0	0	474,065	3,759,821
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,285,756	0	0	474,065	3,759,821
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,445,586	0	308,858	1,364,136	14,118,580
10. Matured endowments	54,920	0	0	123,790	178,710
11. Annuity benefits	4,183	0	2,885,361	0	2,889,544
12. Surrender values and withdrawals for life contracts	4,276,559	0	0	127,436	4,403,995
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,554,818	0	63,431	149,354	1,767,603
15. Totals	18,336,066	0	3,257,650	1,764,716	23,358,432
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	318	1,038,143	0	0	0	0	445	263,126	763	1,301,270
17. Incurred during current year Settled during current year:	2,012	12,241,297	0	0	0	0	366	2,145,028	2,378	14,386,325
18.1 By payment in full	2,023	12,500,506					65	1,487,926	2,088	13,988,432
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2,023	12,500,506	0	0	0	0	65	1,487,926	2,088	13,988,432
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	14,500							2	14,500
18.6 Total settlements	2,025	12,515,006	0	0	0	0	65	1,487,926	2,090	14,002,932
19. Unpaid Dec. 31, current year (16+17-18.6)	305	764,434	0	0	0	0	746	920,228	1,051	1,684,662
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	70,671	1,146,886,166	0	(a) 0	0	0	24,406	24,782,955	95,077	1,171,669,121
21. Issued during year	3,116	71,096,021							3,116	71,096,021
22. Other changes to in force (Net)	(5,825)	(99,209,584)					(2,677)	(1,970,255)	(8,502)	(101,179,839)
23. In force December 31 of current year	67,962	1,118,772,603	0	(a) 0	0	0	21,729	22,812,700	89,691	1,141,585,303

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,507,398	4,505,827	0	3,197,516	3,358,901
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,507,398	4,505,827	0	3,197,516	3,358,901
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,507,398	4,505,827	0	3,197,516	3,358,901

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 4 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,289	0	0	0	4,289
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,289	0	0	0	4,289
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,067	0	0	0	2,067
6.2 Applied to pay renewal premiums	12	0	0	0	12
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,552	0	0	1,473	3,025
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,631	0	0	1,473	5,104
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,631	0	0	1,473	5,104
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,000	0	0	0	3,000
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	6,732	0	0	0	6,732
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	11,769	0	0	490	12,259
15. Totals	21,501	0	0	490	21,991
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	14,981	0	0	0	0	0	0	6	14,981
17. Incurred during current year Settled during current year:	(2)	(3,005)	0	0	0	0	0	0	(2)	(3,005)
18.1 By payment in full	2	3,000					0	0	2	3,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	3,000	0	0	0	0	0	0	2	3,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	3,000	0	0	0	0	0	0	2	3,000
19. Unpaid Dec. 31, current year (16+17-18.6)	2	8,976	0	0	0	0	0	0	2	8,976
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	58	396,441	0 (a)	0	0	0	32	48,763	90	445,204
21. Issued during year									0	0
22. Other changes to in force (Net)	7	81,886					(2)	1,641	5	83,527
23. In force December 31 of current year	65	478,327	0 (a)	0	0	0	30	50,404	95	528,731

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	168	168	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	168	168	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	168	168	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	52,857,294	0	0	39,953	52,897,247
2. Annuity considerations	10,973	0	0	0	10,973
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	52,868,267	0	0	39,953	52,908,220
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,928,242	0	0	283,319	4,211,561
6.2 Applied to pay renewal premiums	648,639	0	0	0	648,639
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,293,122	0	0	4,348,546	13,641,668
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,870,003	0	0	4,631,865	18,501,868
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	13,870,003	0	0	4,631,865	18,501,868
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	37,100,845	0	2,852,105	8,383,205	48,336,155
10. Matured endowments	288,066	0	0	506,631	794,697
11. Annuity benefits	40,212	0	19,123,263	0	19,163,475
12. Surrender values and withdrawals for life contracts	15,039,407	0	0	954,105	15,993,512
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	6,990,911	0	573,338	2,219,350	9,783,599
15. Totals	59,459,441	0	22,548,706	12,063,291	94,071,438
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1,099	4,351,766	0	0	28	1,031,611	1,342	1,351,616	2,469	6,734,993
17. Incurred during current year Settled during current year:	7,160	36,958,709	0	0	161	5,491,043	3,051	15,509,794	10,372	57,959,546
18.1 By payment in full	7,111	37,388,911			172	6,171,027	547	8,889,836	7,830	52,449,774
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7,111	37,388,911	0	0	172	6,171,027	547	8,889,836	7,830	52,449,774
18.4 Reduction by compromise									0	0
18.5 Amount rejected	14	115,920							14	115,920
18.6 Total settlements	7,125	37,504,831	0	0	172	6,171,027	547	8,889,836	7,844	52,565,694
19. Unpaid Dec. 31, current year (16+17-18.6)	1,134	3,805,644	0	0	17	351,627	3,846	7,971,574	4,997	12,128,845
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	248,922	3,626,182,778	0	(a) 0	0	671,607,872	70,022	149,131,705	318,944	4,446,922,355
21. Issued during year	6,433	182,392,765							6,433	182,392,765
22. Other changes to in force (Net)	(17,366)	(264,538,829)				(11,885,059)	(8,611)	(13,864,986)	(25,977)	(290,288,874)
23. In force December 31 of current year	237,989	3,544,036,714	0	(a) 0	0	659,722,813	61,411	135,266,719	299,400	4,339,026,246

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	8,150,552	8,147,712	0	4,075,884	4,281,602
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	8,150,552	8,147,712	0	4,075,884	4,281,602
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,150,552	8,147,712	0	4,075,884	4,281,602

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 8 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	161,282	0	0	1,013	162,295
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	161,282	0	0	1,013	162,295
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	31,999	0	0	991	32,990
6.2 Applied to pay renewal premiums	2,600	0	0	0	2,600
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	44,080	0	0	47,443	91,523
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	78,679	0	0	48,434	127,113
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	78,679	0	0	48,434	127,113
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	124,991	0	5,000	7,253	137,244
10. Matured endowments	14,282	0	0	64,371	78,653
11. Annuity benefits	0	0	71,053	0	71,053
12. Surrender values and withdrawals for life contracts	98,167	0	0	16,470	114,637
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	34,162	0	0	864	35,026
15. Totals	271,602	0	76,053	88,958	436,613
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	14	28,432	0	0	0	0	54	84,257	68	112,690
17. Incurred during current year Settled during current year:	41	177,584	0	0	0	0	(38)	5,938	3	183,522
18.1 By payment in full	39	139,273					0	71,624	39	210,897
18.2 By payment on compromised claims									0	0
18.3 Totals paid	39	139,273	0	0	0	0	0	71,624	39	210,897
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	39	139,273	0	0	0	0	0	71,624	39	210,897
19. Unpaid Dec. 31, current year (16+17-18.6)	16	66,743	0	0	0	0	16	18,572	32	85,314
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,636	13,460,761	0	(a) 0	0	0	1,173	1,728,529	2,809	15,189,290
21. Issued during year	2	25,000							2	25,000
22. Other changes to in force (Net)	(56)	977,644					(76)	(5,328)	(132)	972,316
23. In force December 31 of current year	1,582	14,463,405	0	(a) 0	0	0	1,097	1,723,201	2,679	16,186,606

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	17,924	17,918	0	1,712	1,798
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	17,924	17,918	0	1,712	1,798
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	17,924	17,918	0	1,712	1,798

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	99,634	0	0	343	99,977
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	99,634	0	0	343	99,977
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	15,840	0	0	605	16,445
6.2 Applied to pay renewal premiums	1,263	0	0	0	1,263
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	22,724	0	0	7,250	29,974
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	39,827	0	0	7,855	47,682
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	39,827	0	0	7,855	47,682
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	126,895	0	66,550	22,331	215,776
10. Matured endowments	2,450	0	0	0	2,450
11. Annuity benefits	0	0	33,563	0	33,563
12. Surrender values and withdrawals for life contracts	33,995	0	0	1,301	35,296
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	42,771	0	0	1,824	44,595
15. Totals	206,111	0	100,113	25,456	331,680
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	46,164	0	0	0	0	6	5,442	18	51,606
17. Incurred during current year Settled during current year:	23	102,972	0	0	0	0	15	43,293	38	146,265
18.1 By payment in full	31	129,345					2	22,331	33	151,676
18.2 By payment on compromised claims									0	0
18.3 Totals paid	31	129,345	0	0	0	0	2	22,331	33	151,676
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	31	129,345	0	0	0	0	2	22,331	33	151,676
19. Unpaid Dec. 31, current year (16+17-18.6)	4	19,791	0	0	0	0	19	26,404	23	46,195
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	699	8,288,671	0 (a)	0	0	0	252	368,906	951	8,657,577
21. Issued during year	12	795,000							12	795,000
22. Other changes to in force (Net)	(16)	(35,934)					(36)	(48,853)	(52)	(84,787)
23. In force December 31 of current year	695	9,047,737	0 (a)	0	0	0	216	320,053	911	9,367,790

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,775	3,774	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,775	3,774	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,775	3,774	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,720,062	0	0	6,330	10,726,392
2. Annuity considerations	2,100	0	0	0	2,100
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,722,162	0	0	6,330	10,728,492
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	779,324	0	0	54,207	833,531
6.2 Applied to pay renewal premiums	95,629	0	0	0	95,629
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,716,007	0	0	769,576	2,485,583
6.4 Other	176	0	0	0	176
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,591,136	0	0	823,783	3,414,919
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,591,136	0	0	823,783	3,414,919
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,953,239	0	60,118	1,776,339	8,789,696
10. Matured endowments	47,149	0	0	64,706	111,855
11. Annuity benefits	26,092	0	1,567,474	0	1,593,566
12. Surrender values and withdrawals for life contracts	2,494,062	0	0	140,313	2,634,375
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,382,146	0	27,999	113,618	1,523,763
15. Totals	10,902,688	0	1,655,591	2,094,976	14,653,255
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	260	665,646	0	0	0	0	207	278,549	467	944,195
17. Incurred during current year Settled during current year:	1,496	7,243,681	0	0	0	0	695	3,210,097	2,191	10,453,778
18.1 By payment in full	1,493	6,994,818					114	1,841,045	1,607	8,835,863
18.2 By payment on compromised claims	1	5,570							1	5,570
18.3 Totals paid	1,494	7,000,388	0	0	0	0	114	1,841,045	1,608	8,841,433
18.4 Reduction by compromise	1	2,975							1	2,975
18.5 Amount rejected	7	94,000							7	94,000
18.6 Total settlements	1,502	7,097,363	0	0	0	0	114	1,841,045	1,616	8,938,408
19. Unpaid Dec. 31, current year (16+17-18.6)	254	811,964	0	0	0	0	788	1,647,601	1,042	2,459,565
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	48,653	694,320,809	0	(a) 0	0	0	13,511	27,167,072	62,164	721,487,881
21. Issued during year	1,362	46,809,410							1,362	46,809,410
22. Other changes to in force (Net)	(3,618)	(56,109,142)					(1,825)	(2,925,077)	(5,443)	(59,034,219)
23. In force December 31 of current year	46,397	685,021,077	0	(a) 0	0	0	11,686	24,241,995	58,083	709,263,072

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,114,414	1,114,026	0	305,604	321,028
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,114,414	1,114,026	0	305,604	321,028
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,114,414	1,114,026	0	305,604	321,028

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,599	0	0	6	9,605
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	9,599	0	0	6	9,605
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,213	0	0	0	5,213
6.2 Applied to pay renewal premiums	393	0	0	0	393
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,869	0	0	870	4,739
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,475	0	0	870	10,345
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	9,475	0	0	870	10,345
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,812	0	0	0	16,812
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	2,293	0	0	0	2,293
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	17,848	0	0	0	17,848
15. Totals	36,953	0	0	0	36,953
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	2,871	0	0	0	0	0	0	2	2,871
17. Incurred during current year Settled during current year:	4	13,941	0	0	0	0	1	2,202	5	16,142
18.1 By payment in full	6	16,812					0	0	6	16,812
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	16,812	0	0	0	0	0	0	6	16,812
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	16,812	0	0	0	0	0	0	6	16,812
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	2,202	1	2,202
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	99	1,895,679	0 (a)	0	0	0	17	28,914	116	1,924,593
21. Issued during year									0	0
22. Other changes to in force (Net)	(9)	(977,119)					(1)	(1,242)	(10)	(978,361)
23. In force December 31 of current year	90	918,560	0 (a)	0	0	0	16	27,672	106	946,232

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	259	259	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	259	259	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	259	259	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,557,975	0	0	1,434	1,559,409
2. Annuity considerations	500	0	0	0	500
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,558,475	0	0	1,434	1,559,909
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	84,865	0	0	664	85,529
6.2 Applied to pay renewal premiums	8,955	0	0	0	8,955
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	145,116	0	0	17,633	162,749
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	238,936	0	0	18,297	257,233
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	238,936	0	0	18,297	257,233
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,011,400	0	0	15,939	1,027,339
10. Matured endowments	7,127	0	0	904	8,031
11. Annuity benefits	0	0	248,126	0	248,126
12. Surrender values and withdrawals for life contracts	260,448	0	0	7,112	267,560
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	127,884	0	1,099	724	129,707
15. Totals	1,406,859	0	249,225	24,679	1,680,763
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	25	167,107	0	0	0	0	10	6,050	35	173,157
17. Incurred during current year Settled during current year:	148	1,032,761	0	0	0	0	18	50,132	166	1,082,893
18.1 By payment in full	145	1,018,527					3	16,843	148	1,035,370
18.2 By payment on compromised claims									0	0
18.3 Totals paid	145	1,018,527	0	0	0	0	3	16,843	148	1,035,370
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	145	1,018,527	0	0	0	0	3	16,843	148	1,035,370
19. Unpaid Dec. 31, current year (16+17-18.6)	28	181,340	0	0	0	0	25	39,339	53	220,680
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,950	99,113,285	0	(a) 0	0	0	471	761,069	6,421	99,874,354
21. Issued during year	528	12,296,563							528	12,296,563
22. Other changes to in force (Net)	(579)	(8,727,657)					(44)	(44,985)	(623)	(8,772,642)
23. In force December 31 of current year	5,899	102,682,191	0	(a) 0	0	0	427	716,084	6,326	103,398,275

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	220,494	220,417	0	43,785	45,995
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	220,494	220,417	0	43,785	45,995
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	220,494	220,417	0	43,785	45,995

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,707	0	0	16	12,723
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	12,707	0	0	16	12,723
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,949	0	0	0	1,949
6.2 Applied to pay renewal premiums	55	0	0	0	55
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,225	0	0	405	4,630
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,229	0	0	405	6,634
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	6,229	0	0	405	6,634
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	500	0	0	0	500
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	6,206	0	0	0	6,206
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	2,725	0	0	0	2,725
15. Totals	9,431	0	0	0	9,431
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	559	0	0	0	0	2	2,178	3	2,737
17. Incurred during current year Settled during current year:	1	6,954	0	0	0	0	3	3,186	4	10,140
18.1 By payment in full	1	500					0	0	1	500
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	500	0	0	0	0	0	0	1	500
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	500	0	0	0	0	0	0	1	500
19. Unpaid Dec. 31, current year (16+17-18.6)	1	7,013	0	0	0	0	5	5,364	6	12,378
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	115	1,116,154	0 (a)	0	0	0	20	25,716	135	1,141,870
21. Issued during year									0	0
22. Other changes to in force (Net)	(5)	(176,871)					(3)	(2,928)	(8)	(179,799)
23. In force December 31 of current year	110	939,283	0 (a)	0	0	0	17	22,788	127	962,071

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,892	1,891	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,892	1,891	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,892	1,891	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,710,296	0	0	2,749	1,713,045
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,710,296	0	0	2,749	1,713,045
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	124,747	0	0	2,093	126,840
6.2 Applied to pay renewal premiums	11,059	0	0	0	11,059
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	240,512	0	0	48,322	288,834
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	376,318	0	0	50,415	426,733
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	376,318	0	0	50,415	426,733
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,798,340	0	28,018	54,394	1,880,752
10. Matured endowments	1,993	0	0	4,161	6,154
11. Annuity benefits	0	0	502,639	0	502,639
12. Surrender values and withdrawals for life contracts	503,934	0	0	18,685	522,619
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	159,644	0	4,999	3,741	168,384
15. Totals	2,463,911	0	535,656	80,981	3,080,548
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	53	364,586	0	0	0	0	7	8,232	60	372,818
17. Incurred during current year Settled during current year:	240	1,752,549	0	0	0	0	31	132,150	271	1,884,699
18.1 By payment in full	254	1,800,333					0	58,555	254	1,858,888
18.2 By payment on compromised claims									0	0
18.3 Totals paid	254	1,800,333	0	0	0	0	0	58,555	254	1,858,888
18.4 Reduction by compromise									0	0
18.5 Amount rejected	3	89,000							3	89,000
18.6 Total settlements	257	1,889,333	0	0	0	0	0	58,555	257	1,947,888
19. Unpaid Dec. 31, current year (16+17-18.6)	36	227,802	0	0	0	0	38	81,827	74	309,629
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	8,101	126,737,565	0 (a)	0	0	0	1,293	2,122,366	9,394	128,859,931
21. Issued during year	251	4,429,732							251	4,429,732
22. Other changes to in force (Net)	(595)	(8,884,250)					(106)	(117,140)	(701)	(9,001,390)
23. In force December 31 of current year	7,757	122,283,047	0 (a)	0	0	0	1,187	2,005,226	8,944	124,288,273

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	630,931	630,711	0	382,055	401,338
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	630,931	630,711	0	382,055	401,338
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	630,931	630,711	0	382,055	401,338

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,001,578	0	0	11,530	6,013,108
2. Annuity considerations	3,000	0	0	0	3,000
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,004,578	0	0	11,530	6,016,108
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	390,552	0	0	31,237	421,789
6.2 Applied to pay renewal premiums	25,756	0	0	0	25,756
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	776,704	0	0	807,574	1,584,278
6.4 Other	138	0	0	0	138
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,193,150	0	0	838,811	2,031,961
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,193,150	0	0	838,811	2,031,961
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,879,836	0	103,442	1,488,698	5,471,976
10. Matured endowments	96,996	0	0	48,448	145,444
11. Annuity benefits	38	0	933,329	0	933,367
12. Surrender values and withdrawals for life contracts	1,363,765	0	0	136,537	1,500,302
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	800,211	0	2,558	192,670	995,439
15. Totals	6,140,846	0	1,039,329	1,866,353	9,046,528
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	235	873,965	0	0	0	0	198	233,959	433	1,107,924
17. Incurred during current year Settled during current year:	934	4,017,244	0	0	0	0	403	2,180,376	1,337	6,197,619
18.1 By payment in full	892	3,976,832					61	1,537,146	953	5,513,978
18.2 By payment on compromised claims									0	0
18.3 Totals paid	892	3,976,832	0	0	0	0	61	1,537,146	953	5,513,978
18.4 Reduction by compromise									0	0
18.5 Amount rejected	4	35,000							4	35,000
18.6 Total settlements	896	4,011,832	0	0	0	0	61	1,537,146	957	5,548,978
19. Unpaid Dec. 31, current year (16+17-18.6)	273	879,377	0	0	0	0	540	877,189	813	1,756,565
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	29,066	387,476,417	0	(a) 0	0	0	21,260	30,146,425	50,326	417,622,842
21. Issued during year	1,244	30,629,456							1,244	30,629,456
22. Other changes to in force (Net)	(2,208)	(33,530,724)					(2,199)	(2,110,680)	(4,407)	(35,641,404)
23. In force December 31 of current year	28,102	384,575,149	0	(a) 0	0	0	19,061	28,035,745	47,163	412,610,894

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	727,342	727,089	0	284,426	298,782
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	727,342	727,089	0	284,426	298,782
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	727,342	727,089	0	284,426	298,782

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	44,458	0	0	87	44,545
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	44,458	0	0	87	44,545
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,171	0	0	196	7,367
6.2 Applied to pay renewal premiums	1,197	0	0	0	1,197
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,465	0	0	2,336	11,801
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,833	0	0	2,532	20,365
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	17,833	0	0	2,532	20,365
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	47,544	0	0	6,713	54,257
10. Matured endowments					0
11. Annuity benefits	0	0	12,925	0	12,925
12. Surrender values and withdrawals for life contracts	11,100	0	0	0	11,100
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	8,997	0	0	1,602	10,599
15. Totals	67,641	0	12,925	8,315	88,881
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	556	0	0	0	0	0	0	1	556
17. Incurred during current year Settled during current year:	8	50,381	0	0	0	0	5	12,060	13	62,441
18.1 By payment in full	7	47,544					2	6,713	9	54,257
18.2 By payment on compromised claims									0	0
18.3 Totals paid	7	47,544	0	0	0	0	2	6,713	9	54,257
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	7	47,544	0	0	0	0	2	6,713	9	54,257
19. Unpaid Dec. 31, current year (16+17-18.6)	2	3,393	0	0	0	0	3	5,347	5	8,740
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	250	2,797,630	0 (a)	0	0	0	47	87,704	297	2,885,334
21. Issued during year	3	490							3	490
22. Other changes to in force (Net)	3	308,642					(10)	(13,893)	(7)	294,749
23. In force December 31 of current year	256	3,106,762	0 (a)	0	0	0	37	73,811	293	3,180,573

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	54	54	0	(202)	(212)
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	54	54	0	(202)	(212)
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	54	54	0	(202)	(212)

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,810	0	0	0	3,810
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	3,810	0	0	0	3,810
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,400	0	0	0	1,400
6.2 Applied to pay renewal premiums	556	0	0	0	556
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,459	0	0	160	2,619
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,415	0	0	160	4,575
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,415	0	0	160	4,575
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,301	0	0	0	5,301
10. Matured endowments					0
11. Annuity benefits	0	0	2,158	0	2,158
12. Surrender values and withdrawals for life contracts	8,995	0	0	0	8,995
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	509	0	0	665	1,174
15. Totals	14,805	0	2,158	665	17,628
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	2	5,301	0	0	0	0	0	0	2	5,301
18.1 By payment in full	2	5,301					0	0	2	5,301
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	5,301	0	0	0	0	0	0	2	5,301
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	5,301	0	0	0	0	0	0	2	5,301
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	77	505,633	0 (a)	0	0	0	10	9,696	87	515,329
21. Issued during year									0	0
22. Other changes to in force (Net)	(3)	17,086					0	191	(3)	17,277
23. In force December 31 of current year	74	522,719	0 (a)	0	0	0	10	9,887	84	532,606

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	702,655	0	0	1,627	704,282
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	702,655	0	0	1,627	704,282
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	103,952	0	0	1,590	105,542
6.2 Applied to pay renewal premiums	10,626	0	0	0	10,626
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	184,555	0	0	35,813	220,368
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	299,133	0	0	37,403	336,536
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	299,133	0	0	37,403	336,536
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	525,726	0	59,843	57,040	642,609
10. Matured endowments	4,043	0	0	27,382	31,425
11. Annuity benefits	0	0	171,999	0	171,999
12. Surrender values and withdrawals for life contracts	318,979	0	0	3,731	322,710
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	188,659	0	2,014	2,107	192,780
15. Totals	1,037,407	0	233,856	90,260	1,361,523
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	18	81,589	0	0	0	0	42	36,931	60	118,520
17. Incurred during current year Settled during current year:	111	541,054	0	0	0	0	(12)	95,250	99	636,305
18.1 By payment in full	93	529,769					0	84,422	93	614,191
18.2 By payment on compromised claims									0	0
18.3 Totals paid	93	529,769	0	0	0	0	0	84,422	93	614,191
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	93	529,769	0	0	0	0	0	84,422	93	614,191
19. Unpaid Dec. 31, current year (16+17-18.6)	36	92,874	0	0	0	0	30	47,759	66	140,633
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,484	58,029,368	0 (a)	0	0	0	875	1,432,951	5,359	59,462,319
21. Issued during year	57	2,061,038							57	2,061,038
22. Other changes to in force (Net)	(152)	(2,744,392)					(114)	(78,643)	(266)	(2,823,035)
23. In force December 31 of current year	4,389	57,346,014	0 (a)	0	0	0	761	1,354,308	5,150	58,700,322

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	128,368	128,323	0	91,195	95,798
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	128,368	128,323	0	91,195	95,798
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	128,368	128,323	0	91,195	95,798

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	173,621	0	0	561	174,182
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	173,621	0	0	561	174,182
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	29,535	0	0	1,146	30,681
6.2 Applied to pay renewal premiums	3,001	0	0	0	3,001
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	41,684	0	0	17,001	58,685
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	74,220	0	0	18,147	92,367
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	74,220	0	0	18,147	92,367
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	96,654	0	0	37,898	134,552
10. Matured endowments	3,550	0	0	0	3,550
11. Annuity benefits	0	0	25,991	0	25,991
12. Surrender values and withdrawals for life contracts	96,000	0	0	0	96,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	126,809	0	0	1,118	127,927
15. Totals	323,013	0	25,991	39,016	388,020
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	33,250	0	0	0	0	4	2,691	16	35,941
17. Incurred during current year Settled during current year:	27	80,667	0	0	0	0	9	55,075	36	135,743
18.1 By payment in full	29	100,204					1	37,898	30	138,102
18.2 By payment on compromised claims									0	0
18.3 Totals paid	29	100,204	0	0	0	0	1	37,898	30	138,102
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	29	100,204	0	0	0	0	1	37,898	30	138,102
19. Unpaid Dec. 31, current year (16+17-18.6)	10	13,713	0	0	0	0	12	19,868	22	33,581
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,291	13,344,342	0	(a) 0	0	0	446	733,943	1,737	14,078,285
21. Issued during year	2	125,000							2	125,000
22. Other changes to in force (Net)	(49)	126,596					(40)	(48,356)	(89)	78,240
23. In force December 31 of current year	1,244	13,595,938	0	(a) 0	0	0	406	685,587	1,650	14,281,525

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	9,135	9,132	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,135	9,132	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,135	9,132	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,731,578	0	0	3,763	4,735,341
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,731,578	0	0	3,763	4,735,341
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	223,231	0	0	11,999	235,230
6.2 Applied to pay renewal premiums	31,413	0	0	0	31,413
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	858,227	0	0	293,360	1,151,587
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,112,871	0	0	305,359	1,418,230
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,112,871	0	0	305,359	1,418,230
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,862,442	0	76,428	383,645	3,322,515
10. Matured endowments	19,773	0	0	68,387	88,160
11. Annuity benefits	64	0	555,154	0	555,218
12. Surrender values and withdrawals for life contracts	1,145,474	0	0	50,626	1,196,100
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	465,629	0	10,999	99	476,727
15. Totals	4,493,382	0	642,581	502,757	5,638,720
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	71	511,371	0	0	0	0	817	421,962	888	933,334
17. Incurred during current year Settled during current year:	466	2,844,050	0	0	0	0	35	469,249	501	3,313,300
18.1 By payment in full	477	2,882,215					17	452,032	494	3,334,247
18.2 By payment on compromised claims									0	0
18.3 Totals paid	477	2,882,215	0	0	0	0	17	452,032	494	3,334,247
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	5,000							1	5,000
18.6 Total settlements	478	2,887,215	0	0	0	0	17	452,032	495	3,339,247
19. Unpaid Dec. 31, current year (16+17-18.6)	59	468,207	0	0	0	0	835	439,179	894	907,386
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	15,982	300,677,696	0 (a)	0	0	0	6,934	9,566,253	22,916	310,243,949
21. Issued during year	343	10,402,831							343	10,402,831
22. Other changes to in force (Net)	(1,028)	(16,551,319)					(427)	(199,343)	(1,455)	(16,750,662)
23. In force December 31 of current year	15,297	294,529,208	0 (a)	0	0	0	6,507	9,366,910	21,804	303,896,118

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,305,258	1,304,803	0	856,951	900,203
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,305,258	1,304,803	0	856,951	900,203
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,305,258	1,304,803	0	856,951	900,203

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,907,806	0	0	689	1,908,495
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,907,806	0	0	689	1,908,495
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	131,093	0	0	1,806	132,899
6.2 Applied to pay renewal premiums	21,540	0	0	0	21,540
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	153,902	0	0	34,575	188,477
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	306,535	0	0	36,381	342,916
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	306,535	0	0	36,381	342,916
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	940,699	0	0	49,758	990,457
10. Matured endowments	4,081	0	0	15,625	19,706
11. Annuity benefits	0	0	150,077	0	150,077
12. Surrender values and withdrawals for life contracts	324,238	0	0	15,991	340,229
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	165,289	0	3,059	4,685	173,033
15. Totals	1,434,307	0	153,136	86,059	1,673,502
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	45	158,900	0	0	0	0	10	10,086	55	168,985
17. Incurred during current year Settled during current year:	157	884,222	0	0	0	0	19	112,491	176	996,713
18.1 By payment in full	171	944,780					1	65,383	172	1,010,163
18.2 By payment on compromised claims									0	0
18.3 Totals paid	171	944,780	0	0	0	0	1	65,383	172	1,010,163
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	172	954,780	0	0	0	0	1	65,383	173	1,020,163
19. Unpaid Dec. 31, current year (16+17-18.6)	30	88,342	0	0	0	0	28	57,194	58	145,536
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7,619	118,189,653	0	(a) 0	0	0	977	1,595,619	8,596	119,785,272
21. Issued during year	366	9,718,270							366	9,718,270
22. Other changes to in force (Net)	(639)	(10,451,869)					(96)	(127,602)	(735)	(10,579,471)
23. In force December 31 of current year	7,346	117,456,054	0	(a) 0	0	0	881	1,468,017	8,227	118,924,071

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	56,131	56,111	0	14,277	14,998
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	56,131	56,111	0	14,277	14,998
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	56,131	56,111	0	14,277	14,998

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	12,698	0	0	49	12,747
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	12,698	0	0	49	12,747
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,056	0	0	0	3,056
6.2 Applied to pay renewal premiums	508	0	0	0	508
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,042	0	0	945	6,987
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,606	0	0	945	10,551
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	9,606	0	0	945	10,551
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,000	0	0	2,098	4,098
10. Matured endowments	967	0	0	0	967
11. Annuity benefits	0	0	1,652	0	1,652
12. Surrender values and withdrawals for life contracts	40,941	0	0	0	40,941
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,084	0	0	152	1,236
15. Totals	44,992	0	1,652	2,250	48,894
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	3	2,967	0	0	0	0	0	2,098	3	5,065
18.1 By payment in full	3	2,967					0	2,098	3	5,065
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	2,967	0	0	0	0	0	2,098	3	5,065
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	2,967	0	0	0	0	0	2,098	3	5,065
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	185	1,500,936	0 (a)	0	0	0	43	49,299	228	1,550,235
21. Issued during year	2	50,000							2	50,000
22. Other changes to in force (Net)	(7)	(230,197)					(4)	(1,660)	(11)	(231,857)
23. In force December 31 of current year	180	1,320,739	0 (a)	0	0	0	39	47,639	219	1,368,378

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,243	1,243	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,243	1,243	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,243	1,243	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	74	0	0	0	74
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	74	0	0	0	74
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					0
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					0
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	217	0	0	0	217
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	217	0	0	0	217
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	181	0	0	0	181
6.2 Applied to pay renewal premiums	172	0	0	0	172
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	365	0	0	40	405
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	718	0	0	40	758
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	718	0	0	40	758
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7	58,886	0 (a)	0	0	0	2	1,691	9	60,577
21. Issued during year									0	0
22. Other changes to in force (Net)	(2)	(25,361)					0	50	(2)	(25,311)
23. In force December 31 of current year	5	33,525	0 (a)	0	0	0	2	1,741	7	35,266

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	18,997	0	0	47	19,044
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	18,997	0	0	47	19,044
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,583	0	0	365	1,948
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,289	0	0	2,174	6,463
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,872	0	0	2,539	8,411
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	5,872	0	0	2,539	8,411
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	28,582	0	0	1,354	29,936
10. Matured endowments					0
11. Annuity benefits	0	0	20,141	0	20,141
12. Surrender values and withdrawals for life contracts	16,172	0	0	6,741	22,913
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,105	0	0	0	1,105
15. Totals	45,859	0	20,141	8,095	74,095
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,244	0	0	0	0	0	0	1	2,244
17. Incurred during current year Settled during current year:	1	28,582	0	0	0	0	0	1,354	1	29,936
18.1 By payment in full	1	28,582					0	1,354	1	29,936
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	28,582	0	0	0	0	0	1,354	1	29,936
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	28,582	0	0	0	0	0	1,354	1	29,936
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,244	0	0	0	0	0	0	1	2,244
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	97	844,532	0 (a)	0	0	0	28	77,279	125	921,811
21. Issued during year									0	0
22. Other changes to in force (Net)	1	22,573					(4)	(5,931)	(3)	16,642
23. In force December 31 of current year	98	867,105	0 (a)	0	0	0	24	71,348	122	938,453

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	348	348	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	348	348	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	348	348	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	946	0	0	0	946
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	946	0	0	0	946
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	57	0	0	0	57
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	748	0	0	26	774
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	805	0	0	26	831
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	805	0	0	26	831
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	10	0	0	0	10
15. Totals	10	0	0	0	10
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	14	205,570	0 (a)	0	0	0	1	891	15	206,461
21. Issued during year									0	0
22. Other changes to in force (Net)	0	1,985					0	37	0	2,022
23. In force December 31 of current year	14	207,555	0 (a)	0	0	0	1	928	15	208,483

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	54	0	0	0	54
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	54	0	0	0	54
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,434	0	0	0	1,434
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,809	0	0	1,095	2,904
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,243	0	0	1,095	4,338
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,243	0	0	1,095	4,338
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,039	0	0	0	7,039
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	1,211	0	0	0	1,211
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	529	0	0	0	529
15. Totals	8,779	0	0	0	8,779
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	6,663	0	0	0	0	0	0	2	6,663
17. Incurred during current year Settled during current year:	0	376	0	0	0	0	0	0	0	376
18.1 By payment in full	2	7,039					0	0	2	7,039
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	7,039	0	0	0	0	0	0	2	7,039
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	7,039	0	0	0	0	0	0	2	7,039
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	65	208,356	0 (a)	0	0	0	0	0	65	208,356
21. Issued during year									0	0
22. Other changes to in force (Net)	(7)	(21,281)					0	0	(7)	(21,281)
23. In force December 31 of current year	58	187,075	0 (a)	0	0	0	0	0	58	187,075

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	0	0	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	128,065	0	0	57	128,122
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	128,065	0	0	57	128,122
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,761	0	0	0	8,761
6.2 Applied to pay renewal premiums	1,297	0	0	0	1,297
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,813	0	0	3,471	21,284
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	27,871	0	0	3,471	31,342
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	27,871	0	0	3,471	31,342
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,731	0	0	0	8,731
10. Matured endowments	1,766	0	0	0	1,766
11. Annuity benefits	0	0	1,165	0	1,165
12. Surrender values and withdrawals for life contracts	54,683	0	0	0	54,683
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	44,138	0	0	0	44,138
15. Totals	109,318	0	1,165	0	110,483
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	3,875	0	0	0	0	0	0	1	3,875
17. Incurred during current year Settled during current year:	4	6,622	0	0	0	0	0	0	4	6,622
18.1 By payment in full	5	10,497	0	0	0	0	0	0	5	10,497
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	5	10,497	0	0	0	0	0	0	5	10,497
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	5	10,497	0	0	0	0	0	0	5	10,497
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	397	14,990,054	0 (a)	0	0	0	90	147,653	487	15,137,707
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	(23)	174,330	0	0	0	0	(2)	2,617	(25)	176,947
23. In force December 31 of current year	374	15,164,384	0 (a)	0	0	0	88	150,270	462	15,314,654

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	2,081	2,080	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	2,081	2,080	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,081	2,080	0	0	0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2014

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	189,248,221	0	0	166,802	189,415,023
2. Annuity considerations	28,907	0	0	0	28,907
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	189,277,128	0	0	166,802	189,443,930
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,153,067	0	0	790,096	13,943,163
6.2 Applied to pay renewal premiums	1,858,878	0	0	0	1,858,878
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	28,698,927	0	0	13,049,375	41,748,302
6.4 Other	957	0	0	0	957
6.5 Totals (Sum of Lines 6.1 to 6.4)	43,711,829	0	0	13,839,471	57,551,300
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	43,711,829	0	0	13,839,471	57,551,300
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	125,009,821	0	6,171,027	24,663,268	155,844,116
10. Matured endowments	1,203,968	0	0	1,771,459	2,975,427
11. Annuity benefits	(47,934)	0	47,590,084	0	47,542,150
12. Surrender values and withdrawals for life contracts	51,427,600	0	0	3,247,558	54,675,158
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	23,680,211	0	1,148,179	3,832,323	28,660,713
15. Totals	201,273,666	0	54,909,290	33,514,608	289,697,564
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4,646	16,192,196	0	0	28	1,031,611	11,117	7,605,894	15,791	24,829,700
17. Incurred during current year Settled during current year:	23,327	126,208,228	0	0	161	5,491,043	9,025	43,285,536	32,513	174,984,807
18.1 By payment in full	23,529	126,197,610	0	0	172	6,171,027	1,520	26,434,727	25,221	158,803,364
18.2 By payment on compromised claims	2	16,179	0	0	0	0	0	0	2	16,179
18.3 Totals paid	23,531	126,213,789	0	0	172	6,171,027	1,520	26,434,727	25,223	158,819,543
18.4 Reduction by compromise	2	2,366	0	0	0	0	0	0	2	2,366
18.5 Amount rejected	58	629,462	0	0	0	0	0	0	58	629,462
18.6 Total settlements	23,591	126,845,617	0	0	172	6,171,027	1,520	26,434,727	25,283	159,451,371
19. Unpaid Dec. 31, current year (16+17-18.6)	4,382	15,554,807	0	0	17	351,627	18,622	24,456,703	23,021	40,363,136
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	835,428	12,942,978,788	0	(a) 0	0	671,607,872	295,350	484,597,059	1,130,778	14,099,183,719
21. Issued during year	27,090	856,040,039	0	0	0	0	0	0	27,090	856,040,039
22. Other changes to in force (Net)	(61,748)	(1,004,117,559)	0	0	0	(11,885,059)	(30,697)	(39,551,452)	(92,445)	(1,055,554,070)
23. In force December 31 of current year	800,770	12,794,901,268	0	(a) 0	0	659,722,813	264,653	445,045,607	1,065,423	13,899,669,688

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 , current year \$ 0

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	28,025,578	28,015,813	0	17,780,553	18,677,973
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	28,025,578	28,015,813	0	17,780,553	18,677,973
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	28,025,578	28,015,813	0	17,780,553	18,677,973

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 21 .

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		37,788,274
2. Current year's realized pre-tax capital gains/(losses) of \$ (117,885) transferred into the reserve net of taxes of \$ (41,260)		(76,625)
3. Adjustment for current year's liability gains/(losses) released from the reserve		0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		37,711,649
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		2,818,886
6. Reserve as of December 31, current year (Line 4 minus Line 5)		34,892,763

AMORTIZATION				
Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2014	2,422,715	396,171	0	2,818,886
2. 2015	1,826,883	313,518	0	2,140,401
3. 2016	1,932,854	(123,847)	0	1,809,007
4. 2017	2,150,385	(133,688)	0	2,016,697
5. 2018	2,354,997	(144,784)	0	2,210,213
6. 2019	2,556,996	(153,530)	0	2,403,466
7. 2020	2,729,531	(144,398)	0	2,585,133
8. 2021	2,678,877	(111,910)	0	2,566,967
9. 2022	2,555,175	(77,072)	0	2,478,103
10. 2023	2,468,306	(42,043)	0	2,426,263
11. 2024	2,309,532	(4,569)	0	2,304,963
12. 2025	2,158,090	14,745	0	2,172,835
13. 2026	2,066,068	14,198	0	2,080,266
14. 2027	1,952,912	13,534	0	1,966,446
15. 2028	1,731,659	13,239	0	1,744,898
16. 2029	1,408,562	12,304	0	1,420,866
17. 2030	1,058,881	11,534	0	1,070,415
18. 2031	716,660	9,983	0	726,643
19. 2032	372,454	8,506	0	380,960
20. 2033	159,842	6,955	0	166,797
21. 2034	113,648	5,242	0	118,890
22. 2035	86,019	4,493	0	90,512
23. 2036	54,982	4,684	0	59,666
24. 2037	33,396	4,875	0	38,271
25. 2038	2,955	5,257	0	8,212
26. 2039	(31,169)	5,448	0	(25,721)
27. 2040	(40,206)	5,066	0	(35,140)
28. 2041	(27,160)	4,015	0	(23,145)
29. 2042	(12,924)	2,963	0	(9,961)
30. 2043	(2,646)	1,912	0	(734)
31. 2044 and Later		574	0	574
32. Total (Lines 1 to 31)	37,788,274	(76,625)	0	37,711,649

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	21,178,201	231,677	21,409,877	204,229,475	86,361,679	290,591,153	312,001,031
2. Realized capital gains/(losses) net of taxes - General Account	6,761,386	0	6,761,386	125,124,386	(13,799,816)	111,324,570	118,085,956
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	90,668	0	90,668	(49,483,586)	43,994,767	(5,488,819)	(5,398,151)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	5,836,345	17,184	5,853,529	0	212,549	212,549	6,066,077
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	33,866,600	248,860	34,115,460	279,870,275	116,769,178	396,639,453	430,754,913
9. Maximum reserve	27,671,055	110,411	27,781,466	219,252,800	98,363,501	317,616,302	345,397,768
10. Reserve objective	19,498,313	84,931	19,583,244	219,252,800	98,069,635	317,322,436	336,905,680
11. 20% of (Line 10 - Line 8)	(2,873,657)	(32,786)	(2,906,443)	(12,123,495)	(3,739,909)	(15,863,403)	(18,769,847)
12. Balance before transfers (Lines 8 + 11)	30,992,942	216,075	31,209,017	267,746,780	113,029,270	380,776,050	411,985,067
13. Transfers			0			0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero	(3,321,887)	(105,664)	(3,427,551)	(48,493,979)	(14,665,768)	(63,159,747)	(66,587,299)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	27,671,055	110,411	27,781,466	219,252,800	98,363,502	317,616,302	345,397,768

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	99,159,863	XXX	XXX	99,159,863	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	2,208,121,732	XXX	XXX	2,208,121,732	0.0004	883,249	0.0023	5,078,680	0.0030	6,624,365
3.	2	High Quality	906,394,051	XXX	XXX	906,394,051	0.0019	1,722,149	0.0058	5,257,085	0.0090	8,157,546
4.	3	Medium Quality	137,162,037	XXX	XXX	137,162,037	0.0093	1,275,607	0.0230	3,154,727	0.0340	4,663,509
5.	4	Low Quality	72,848,173	XXX	XXX	72,848,173	0.0213	1,551,666	0.0530	3,860,953	0.0750	5,463,613
6.	5	Lower Quality	3,638,017	XXX	XXX	3,638,017	0.0432	157,162	0.1100	400,182	0.1700	618,463
7.	6	In or Near Default	4,048,495	XXX	XXX	4,048,495	0.0000	0	0.2000	809,699	0.2000	809,699
8.		Total Unrated Multi-class Securities Acquired by Conversion ..		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Bonds (Sum of Lines 1 through 8)	3,431,372,367	XXX	XXX	3,431,372,367	XXX	5,589,833	XXX	18,561,326	XXX	26,337,196
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11.	2	High Quality	23,853,515	XXX	XXX	23,853,515	0.0019	45,322	0.0058	138,350	0.0090	214,682
12.	3	Medium Quality	2,153,300	XXX	XXX	2,153,300	0.0093	20,026	0.0230	49,526	0.0340	73,212
13.	4	Low Quality	960,685	XXX	XXX	960,685	0.0213	20,463	0.0530	50,916	0.0750	72,051
14.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	26,967,500	XXX	XXX	26,967,500	XXX	85,810	XXX	238,793	XXX	359,945
SHORT - TERM BONDS												
18.		Exempt Obligations	50,000	XXX	XXX	50,000	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	167,794,782	XXX	XXX	167,794,782	0.0004	67,118	0.0023	385,928	0.0030	503,384
20.	2	High Quality	44,067,070	XXX	XXX	44,067,070	0.0019	83,727	0.0058	255,589	0.0090	396,604
21.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	211,911,852	XXX	XXX	211,911,852	XXX	150,845	XXX	641,517	XXX	899,988
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.	1	Highest Quality	24,642,064	XXX	XXX	24,642,064	0.0004	9,857	0.0023	56,677	0.0030	73,926
28.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.		Total Derivative Instruments	24,642,064	XXX	XXX	24,642,064	XXX	9,857	XXX	56,677	XXX	73,926
34.		Total (Lines 9 + 17 + 25 + 33)	3,694,893,784	XXX	XXX	3,694,893,784	XXX	5,836,345	XXX	19,498,313	XXX	27,671,055

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
36.		Farm Mortgages - CM2 - High Quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
37.		Farm Mortgages - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
39.		Farm Mortgages - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
40.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
41.		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0040	0
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	16,722,828		XXX	16,722,828	0.0010	16,723	0.0050	83,614	0.0065	108,698
44.		Commercial Mortgages - All Other - CM2 - High Quality	131,709		XXX	131,709	0.0035	461	0.0100	1,317	0.0130	1,712
45.		Commercial Mortgages - All Other - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
49.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
52.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
54.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
57.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	16,854,537	0	XXX	16,854,537	XXX	17,184	XXX	84,931	XXX	110,411
59.		Schedule DA Mortgages			XXX	0	0.0030	0	0.0100	0	0.0130	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	16,854,537	0	XXX	16,854,537	XXX	17,184	XXX	84,931	XXX	110,411

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	1,618,101,848	XXX	XXX	1,618,101,848	0.0000	0	0.1355 (a)	219,252,800	0.1355 (a)	219,252,800
2.		Unaffiliated - Private		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3.		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4.		Affiliated - Life with AVR	1,937,762,425	XXX	XXX	1,937,762,425	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
7.		Fixed Income - High Quality				0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality				0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1355 (a)	0	0.1355 (a)	0
13.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1600	0	0.1600	0
14.		Real Estate				0	(b)	0	(b)	0	(b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
16.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
17.		Total Common Stock (Sum of Lines 1 through 16)	3,555,864,273	0	0	3,555,864,273	XXX	0	XXX	219,252,800	XXX	219,252,800
REAL ESTATE												
18.		Home Office Property (General Account only)	27,784,402			27,784,402	0.0000	0	0.0750	2,083,830	0.0750	2,083,830
19.		Investment Properties	3,188,541			3,188,541	0.0000	0	0.0750	239,141	0.0750	239,141
20.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
21.		Total Real Estate (Sum of Lines 18 through 20)	30,972,943	0	0	30,972,943	XXX	0	XXX	2,322,971	XXX	2,322,971
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	240,347,203	XXX	XXX	240,347,203	0.0004	96,139	0.0023	552,799	0.0030	721,042
24.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
26.	4	Low Quality	4,214,333	XXX	XXX	4,214,333	0.0213	89,765	0.0530	223,360	0.0750	316,075
27.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	244,561,535	XXX	XXX	244,561,535	XXX	185,904	XXX	776,158	XXX	1,037,117

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	12,923,481	XXX	XXX	12,923,481	0.0004	5,169	0.0023	29,724	0.0030	38,770
31.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
32.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
33.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
34.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	12,923,481	XXX	XXX	12,923,481	XXX	5,169	XXX	29,724	XXX	38,770
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
44.		Residential Mortgages - All Other		XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
48.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
53.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0010	0	0.0050	0	0.0065	0
59.		Unaffiliated - In Good Standing Primarily Senior			XXX	0	0.0035	0	0.0010	0	0.0130	0
60.		Unaffiliated - In Good Standing All Other			XXX	0	0.0060	0	0.0175	0	0.0225	0
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0420	0	0.0760	0	0.1200	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1700	0	0.1700	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX	.0	0.0000	.0	0.1355 (a)	.0	0.1355 (a)	.0
66.		Unaffiliated Private	204,517,500	XXX	XXX	204,517,500	0.0000	.0	0.1600	32,722,800	0.1600	32,722,800
67.		Affiliated Life with AVR		XXX	XXX	.0	0.0000	.0	0.0000	.0	0.0000	.0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	.0	0.0000	.0	0.1300	.0	0.1300	.0
69.		Affiliated Other - All Other	211,461,354	XXX	XXX	211,461,354	0.0000	0	0.1600	33,833,817	0.1600	33,833,817
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	415,978,854	XXX	XXX	415,978,854	XXX	0	XXX	66,556,617	XXX	66,556,617
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....				.0	0.0000	.0	0.0750	.0	0.0750	.0
72.		Investment Properties	315,063,756			315,063,756	0.0000	.0	0.0750	23,629,782	0.0750	23,629,782
73.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	315,063,756	0	0	315,063,756	XXX	0	XXX	23,629,782	XXX	23,629,782
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....	.0			.0	0.0003	.0	0.0006	.0	0.0010	.0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	3,408,743			3,408,743	0.0063	21,475	0.0120	40,905	0.0190	64,766
77.		Guaranteed State Low Income Housing Tax Credit .....	.0			.0	0.0003	.0	0.0006	.0	0.0010	.0
78.		Non-guaranteed State Low Income Housing Tax Credit .....	.0			.0	0.0063	.0	0.0120	.0	0.0190	.0
79.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	3,408,743	0	0	3,408,743	XXX	21,475	XXX	40,905	XXX	64,766
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX		.0	0.0000	.0	0.0037	.0	0.0037	.0
82.		NAIC 2 Working Capital Finance Investments		XXX		.0	0.0000	.0	0.0120	.0	0.0120	.0
83.		Other Invested Assets - Schedule BA	36,257,532	XXX		36,257,532	0.0000	.0	0.1300	4,713,479	0.1300	4,713,479
84.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1300	0	0.1300	0
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)	36,257,532	XXX	0	36,257,532	XXX	0	XXX	4,713,479	XXX	4,713,479
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,028,193,901	0	0	1,028,193,901	XXX	212,549	XXX	95,746,665	XXX	96,040,531

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE (Continued)

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Total								

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
48713814	1626024	AZ	2014	7,000	1,548	0	No Contract
48713938	1556578	AZ	2014	5,000	531	0	No Contract
80537300	1584359	CA	2014	10,000	238	0	No Contract
80591855	1782408	CA	2014	25,000	119	0	No Contract
80638404	1753702	CA	2014	25,000	284	0	No Contract
48734780	1731338	FL	2014	6,654	1,006	0	No Contract
80496485	1552348	FL	2014	10,000	640	0	No Contract
80606924	1675737	FL	2014	10,000	822	0	No Contract
80565155	1658523	IL	2014	3,500	643	0	No Contract
80581354	1573183	IL	2014	5,000	506	0	No Contract
80583744	1658524	IL	2014	6,000	865	0	No Contract
80593741	1722407	IL	2014	15,000	1,816	0	No Contract
80594729	1890980	IL	2014	5,000	656	0	No Contract
80615824	1891386	IL	2014	10,000	56	0	No Contract
80569653	1662263	IN	2014	5,000	1,434	0	No Contract
80623090	1675614	IN	2014	14,888	465	0	No Contract
80634787	1551628	IN	2014	10,000	98	0	No Contract
48826644	1823353	LA	2014	5,000	607	0	No Contract
80545432	1566789	LA	2014	10,000	639	0	No Contract
80535210	1617972	MD	2014	10,000	1,257	0	No Contract
80603617	1581576	MI	2014	15,000	475	0	No Contract
80628224	1693308	MI	2014	10,000	311	0	No Contract
80631811	1654063	MI	2014	10,000	157	0	No Contract
80463476	1847935	MO	2014	10,000	10,609	0	Misrepresentation
80582216	1759731	MO	2014	3,000	814	0	No Contract
80614531	1616741	MO	2014	20,000	988	0	No Contract
48446549	1610723	MS	2014	10,000	664	0	No Contract
80649135	1701416	NC	2014	2,500	193	0	No Contract
80649627	1662264	NC	2014	12,000	167	0	No Contract
48899056	1654056	OH	2014	2,500	84	0	No Contract
48997836	1822911	OH	2014	7,500	1,855	0	No Contract
80504602	1716061	OH	2014	10,000	1,038	0	No Contract
80506477	1797820	OH	2014	2,500	405	0	No Contract
80508052	1683667	OH	2014	3,000	1,018	0	No Contract
80530776	1625309	OH	2014	4,000	916	0	No Contract
80539030	1590258	OH	2014	10,000	1,168	0	No Contract
80553233	1701357	OH	2014	19,000	1,133	0	No Contract
80567841	1712681	OH	2014	10,000	1,165	0	No Contract
80594708	1682085	OH	2014	10,000	307	0	No Contract
80635176	1688095	OH	2014	10,000	1,463	0	No Contract
80649776	1701358	OH	2014	11,602	121	0	No Contract
80665928	1796948	OH	2014	6,818	285	0	No Contract
80689642	1890981	OH	2014	9,000	118	0	No Contract
48335422	1649709	PA	2014	8,545	5,570	0	Misrepresentation
48925832	1743121	PA	2014	10,000	225	0	No Contract
80576462	1805764	PA	2014	5,000	435	0	No Contract
80629595	1726358	PA	2014	50,000	781	0	No Contract
80632019	1741067	PA	2014	10,000	657	0	No Contract
80653387	1646344	PA	2014	8,000	147	0	No Contract
80660391	1670185	PA	2014	6,000	89	0	No Contract
80670125	1891500	PA	2014	5,000	186	0	No Contract
80584474	1610254	TN	2014	4,000	513	0	No Contract
80627396	1890977	TN	2014	75,000	8,227	0	No Contract
80633137	1684948	TN	2014	10,000	351	0	No Contract
80542083	1579682	TX	2014	10,000	760	0	No Contract
80645439	1862852	TX	2014	10,000	583	0	No Contract
80646903	1584358	TX	2014	5,000	65	0	No Contract
80651734	1701371	TX	2014	10,000	168	0	No Contract
80639244	1738509	WV	2014	10,000	187	0	No Contract
48684676	1883078	WV	2014	5,000	987	0	No Contract
0199999. Death Claims - Ordinary				648,007	59,615	0	XXX
0599999. Death Claims - Disposed Of				648,007	59,615	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				0	0	0	XXX
42683833	1639724	OH	2014	0	245	0	Unsound Health and Misrepresentation
46447567	1561769	OH	2013	0	193	0	Unsound Health and Misrepresentation
1199999. Disability Benefits Claims - Ordinary				0	438	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	438	0	XXX
2099999. Matured Endowments Claims - Disposed Of				0	0	0	XXX
2599999. Annuities with Life Contingency Claims - Disposed Of				0	0	0	XXX
2699999. Claims Disposed of During Current Year				648,007	60,053	0	XXX
3199999. Death Claims - Resisted				0	0	0	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				0	0	0	XXX
5399999 - Totals				648,007	60,053	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	23,894,313	XXX		XXX		XXX		XXX		XXX	23,894,313	XXX		XXX		XXX		XXX
2. Premiums earned	23,983,349	XXX		XXX		XXX		XXX		XXX	23,983,349	XXX		XXX		XXX		XXX
3. Incurred claims	14,356,516	59.9	0	0.0	0	0.0	0	0.0	9,000	0.0	14,347,786	59.8	(51)	0.0	(219)	0.0	0	0.0
4. Cost containment expenses	727,024	3.0		0.0		0.0		0.0		0.0	727,024	3.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	15,083,540	62.9	0	0.0	0	0.0	0	0.0	9,000	0.0	15,074,810	62.9	(51)	0.0	(219)	0.0	0	0.0
6. Increase in contract reserves	8,424,929	35.1	0	0.0	0	0.0	0	0.0	0	0.0	8,428,431	35.1	0	0.0	(662)	0.0	(2,840)	0.0
7. Commissions (a)	1,703,324	7.1		0.0		0.0		0.0		0.0	1,703,324	7.1		0.0		0.0		0.0
8. Other general insurance expenses	14,307,746	59.7		0.0		0.0		0.0		0.0	14,307,746	59.7		0.0		0.0		0.0
9. Taxes, licenses and fees	1,136,174	4.7		0.0		0.0		0.0		0.0	1,136,174	4.7		0.0		0.0		0.0
10. Total other expenses incurred	17,147,244	71.5	0	0.0	0	0.0	0	0.0	0	0.0	17,147,244	71.5	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(16,672,364)	(69.5)	0	0.0	0	0.0	0	0.0	(9,000)	0.0	(16,667,136)	(69.5)	51	0.0	881	0.0	2,840	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	(16,672,364)	(69.5)	0	0.0	0	0.0	0	0.0	(9,000)	0.0	(16,667,136)	(69.5)	51	0.0	881	0.0	2,840	0.0
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	2,189,513					2,189,513			
2. Advance premiums	94,133					94,133			
3. Reserve for rate credits	0								
4. Total premium reserves, current year	2,283,646	0	0	0	0	2,283,646	0	0	0
5. Total premium reserves, prior year	2,377,355	0	0	0	0	2,377,203	0	37	115
6. Increase in total premium reserves	(93,709)	0	0	0	0	(93,557)	0	(37)	(115)
B. Contract Reserves:									
1. Additional reserves (a)	199,866,842					199,866,842			
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	199,866,842	0	0	0	0	199,866,842	0	0	0
4. Total contract reserves, prior year	191,441,913	0	0	0	0	191,438,411	0	662	2,840
5. Increase in contract reserves	8,424,929	0	0	0	0	8,428,431	0	(662)	(2,840)
C. Claim Reserves and Liabilities:									
1. Total current year	29,769,456	0	0	0	9,000	29,760,456	0	0	0
2. Total prior year	31,096,949	0	0	0	0	31,096,679	51	219	0
3. Increase	(1,327,493)	0	0	0	9,000	(1,336,223)	(51)	(219)	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	7,788,077					7,788,077			
1.2 On claims incurred during current year	7,895,932					7,895,932			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	25,089,939					25,089,939			
2.2 On claims incurred during current year	4,679,517				9,000	4,670,517			
3. Test:									
3.1 Lines 1.1 and 2.1	32,878,016	0	0	0	0	32,878,016	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	31,096,949	0	0	0	0	31,096,679	51	219	0
3.3 Line 3.1 minus Line 3.2	1,781,067	0	0	0	0	1,781,337	(51)	(219)	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0	0	0						
B. Reinsurance Ceded:									
1. Premiums written	4,709,850					4,709,850			
2. Premiums earned	4,709,850					4,709,850			
3. Incurred claims	2,214,551					2,214,551			
4. Commissions	227,561	0	0			227,561			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			16,571,067	16,571,067
2. Beginning Claim Reserves and Liabilities			34,059,214	34,059,214
3. Ending Claim Reserves and Liabilities			32,849,728	32,849,728
4. Claims Paid	0	0	17,780,553	17,780,553
B. Assumed Reinsurance:				
5. Incurred Claims.....				0
6. Beginning Claim Reserves and Liabilities				0
7. Ending Claim Reserves and Liabilities				0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....			2,214,551	2,214,551
10. Beginning Claim Reserves and Liabilities			3,055,551	3,055,551
11. Ending Claim Reserves and Liabilities			3,255,424	3,255,424
12. Claims Paid	0	0	2,014,678	2,014,678
D. Net:				
13. Incurred Claims.....	0	0	14,356,516	14,356,516
14. Beginning Claim Reserves and Liabilities	0	0	31,003,663	31,003,663
15. Ending Claim Reserves and Liabilities	0	0	29,594,304	29,594,304
16. Claims Paid	0	0	15,765,875	15,765,875
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			15,083,540	15,083,540
18. Beginning Reserves and Liabilities			31,003,663	31,003,663
19. Ending Reserves and Liabilities			29,594,304	29,594,304
20. Paid Claims and Cost Containment Expenses	0	0	16,492,899	16,492,899

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	Lafayette Life Insurance Company	IN	YRT/I	159,438,598	1,194,059	1,291,191			
74780	86-0214103	12/31/2002	Integrity Life Insurance Co.	Louisville, KY	MCO/I	169,205,725		1,694,046	11,501,104	797,379,380	
0299999. General Account - U.S. Affiliates - Other						328,644,323	1,194,059	2,985,237	11,501,104	797,379,380	0
0399999. Total General Account - U.S. Affiliates						328,644,323	1,194,059	2,985,237	11,501,104	797,379,380	0
0699999. Total General Account - Non-U.S. Affiliates						0	0	0	0	0	0
0799999. Total General Account - Affiliates						328,644,323	1,194,059	2,985,237	11,501,104	797,379,380	0
93572	43-1235868	12/31/1997	RGA Reinsurance Co.	Saint Louis, MO	CO/I	73,945,705	9,988,113		134,182		
0899999. General Account - U.S. Non-Affiliates						73,945,705	9,988,113	0	134,182	0	0
1099999. Total General Account - Non-Affiliates						73,945,705	9,988,113	0	134,182	0	0
1199999. Total General Account						402,590,028	11,182,172	2,985,237	11,635,286	797,379,380	0
1499999. Total Separate Accounts - U.S. Affiliates						0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates						0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates						0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates						0	0	0	0	0	0
2299999. Total Separate Accounts						0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						402,590,028	11,182,172	2,985,237	11,635,286	797,379,380	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						0	0	0	0	0	0
9999999 - Totals						402,590,028	11,182,172	2,985,237	11,635,286	797,379,380	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
NONE											
9999999 - Totals											

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 2

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
..99937 .....	..31-1191427 .....	..07/01/1996	Columbus Life Ins Co	OH .....	.....OTH/I	QL	1,715,649,309	591,446,974	608,071,559	0	0	0	0	0
02999999. General Account - Authorized U.S. Affiliates - Other							1,715,649,309	591,446,974	608,071,559	0	0	0	0	0
03999999. Total General Account - Authorized U.S. Affiliates							1,715,649,309	591,446,974	608,071,559	0	0	0	0	0
..60895 .....	..35-0145825 .....	..01/01/1998	American United Life Insurance Co.	IN .....	.....YRT/I	QL	75,000	16,447	12,522	23,183				
..80659 .....	..38-0397420 .....	..08/01/2008	Canada Life	MI .....	.....YRT/I	QL	24,368,763	555,938	12,432	18,104				
..62308 .....	..06-0303370 .....	..01/01/1997	Connecticut General Life	CT .....	.....YRT/I	QL	1,373,901	26,746	26,600	13,546				
..86258 .....	..13-2572994 .....	..08/01/1997	General & Cologne	CT .....	.....YRT/I	QL	8,570,684	52,482	54,618	67,545				
..88340 .....	..59-2859797 .....	..12/01/1999	Hannover Life Reinsurance Co.	FL .....	.....YRT/I	QL	1,112,675	8,529	8,210	14,163				
..66346 .....	..58-0828824 .....	..01/01/1986	Munich American Reassurance Co.	GA .....	.....YRT/I	QL	133,370,865	678,817	682,280	855,328				
..93572 .....	..43-1235868 .....	..01/01/1982	RGA Reinsurance Co.	MO .....	.....YRT/I	QL	69,882,387	340,075	340,385	465,058				
..82627 .....	..06-0839705 .....	..08/01/2003	Swiss Re America	NY .....	.....YRT/I	QL	1,528,366	1,291,867	1,554,436					
..65676 .....	..35-0472300 .....	..01/01/1960	Lincoln National Life Insurance Co.	IN .....	.....CO/I	QL	765,244	615,167	726,573					
..62308 .....	..06-0303370 .....	..01/01/1960	Connecticut General Life	IN .....	.....CO/I	QL	241,603,823	3,041,565	3,418,056	1,456,927	0	0	0	0
05999999. General Account - Authorized Non-U.S. Affiliates - Other							241,603,823	3,041,565	3,418,056	1,456,927	0	0	0	0
06999999. Total General Account - Authorized Non-U.S. Affiliates							1,957,253,132	594,488,539	611,489,615	1,456,927	0	0	0	0
07999999. Total General Account - Authorized Affiliates							0	0	0	0	0	0	0	0
10999999. Total General Account - Authorized Non-Affiliates							1,957,253,132	594,488,539	611,489,615	1,456,927	0	0	0	0
11999999. Total General Account Authorized							0	0	0	0	0	0	0	0
14999999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
17999999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
18999999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
..00000 .....	..AA-1580095 .....	..08/01/2008	TOA Reinsurance Company	JPN .....	.....YRT/I	QL	11,679,908	7,235	5,278	9,081	0	0	0	0
20999999. General Account - Unauthorized Non-U.S. Non-Affiliates							11,679,908	7,235	5,278	9,081	0	0	0	0
21999999. Total General Account - Unauthorized Non-Affiliates							11,679,908	7,235	5,278	9,081	0	0	0	0
22999999. Total General Account Unauthorized							0	0	0	0	0	0	0	0
25999999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
28999999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
29999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
32999999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
33999999. Total General Account Certified							0	0	0	0	0	0	0	0
34999999. Total General Account Authorized, Unauthorized and Certified							1,968,933,040	594,495,774	611,494,893	1,466,008	0	0	0	0
37999999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
40999999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
41999999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
44999999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
45999999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
48999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
51999999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
52999999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
55999999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
56999999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
59999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
62999999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
63999999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
66999999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
67999999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
68999999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0	0
69999999. Total U.S. (Sum of 03999999, 08999999, 14999999, 19999999, 25999999, 30999999, 37999999, 42999999, 48999999, 53999999, 59999999 and 64999999)							1,715,649,309	591,446,974	608,071,559	0	0	0	0	0
70999999. Total Non-U.S. (Sum of 06999999, 09999999, 17999999, 20999999, 28999999, 31999999, 40999999, 43999999, 51999999, 54999999, 62999999 and 65999999)							253,283,731	3,048,800	3,423,334	1,466,008	0	0	0	0
99999999 - Totals							1,968,933,040	594,495,774	611,494,893	1,466,008	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I	LTDI	0	10,594	2,085,085	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							0	10,594	2,085,085	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	10,594	2,085,085	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	10,594	2,085,085	0	0	0	0
71412	47-0246511	07/01/2001	Mutual of Omaha	NE	CO/I	SD	2,288,127	20,390,141	0	0	0	0	0
86258	13-2572994	10/01/2009	Gen Re	CT	CO/I	SD	1,843,578	1,667,811	0	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							4,131,705	0	22,057,953	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							4,131,705	0	22,057,953	0	0	0	0
1199999. Total General Account Authorized							4,131,705	10,594	24,143,038	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							4,131,705	10,594	24,143,038	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							4,131,705	10,594	24,143,038	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							0	0	0	0	0	0	0
9999999 - Totals							4,131,705	10,594	24,143,038	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1099999. Total General Account - Life and Annuity Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1199999. Total General Account Life and Annuity				0	0	0	0	0	XXX	0	0	0	0	0
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000 ...AA-1580095 ...08/01/2008 ...TOA Reinsurance Company				7,235	197		7,432	10,000						7,432
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates				7,235	197	0	7,432	10,000	XXX	0	0	0	0	7,432
2199999. Total General Account - Accident and Health Non-Affiliates				7,235	197	0	7,432	10,000	XXX	0	0	0	0	7,432
2299999. Total General Account Accident and Health				7,235	197	0	7,432	10,000	XXX	0	0	0	0	7,432
2399999. Total General Account				7,235	197	0	7,432	10,000	XXX	0	0	0	0	7,432
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				7,235	197	0	7,432	10,000	XXX	0	0	0	0	7,432
9999999 - Totals				7,235	197	0	7,432	10,000	XXX	0	0	0	0	7,432

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	.....	1.....	026009674	Sumitomo Mitsui Banking Corporation .....	.....10,000

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domi- iliary Juris- diction	6 Certified Rein- surer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating	8 Percent Collat- eral Required for Full Credit (0% - 100%)	9 Reserve Credit Taken	10 Paid and Unpaid Losses Recover- able (Debit)	11 Other Debits	12 Total Recover- able/ Reserve Credit Taken (Col. 9 + 10 + 11)	13 Miscellan- eous Balances (Credit)	14 Net Obligation Subject to Collateral (Col. 12 - 13)	15 Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8)	Collateral							23 Percent of Collateral Provided for Net Obli- gation Subject to Collateral (Col. 22 / Col. 14)	24 Percent Credit Allowed on Net Obli- gation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	25 Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	26 Liability for Reins- urance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
															16 Multiple Beneficiary Trust	17 Letters of Credit	18 Issuing or Confirming Bank Reference Number (a)	19 Trust Agree- ments	20 Funds Deposited by and Withheld from Reinsurers	21 Other	22 Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

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

	1 2014	2 2013	3 2012	4 2011	5 2010
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	5,598	5,279	5,310	5,648	5,884
2. Commissions and reinsurance expense allowances	228	248	272	298	332
3. Contract claims	3,598	2,582	3,691	2,910	2,991
4. Surrender benefits and withdrawals for life contracts				0	0
5. Dividends to policyholders				0	0
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(15,067)	(10,656)	(13,671)	(13,952)	(30,405)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	435	435	433	431	541
9. Aggregate reserves for life and accident and health contracts	618,649	633,637	644,293	657,964	658,914
10. Liability for deposit-type contracts	28,809	29,559	30,277	31,670	32,004
11. Contract claims unpaid	1,540	1,282	1,586	1,611	1,585
12. Amounts recoverable on reinsurance	184	93	316	150	320
13. Experience rating refunds due or unpaid				0	0
14. Policyholders' dividends (not included in Line 10)				0	0
15. Commissions and reinsurance expense allowances due				0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers				XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	10	20	5	5	1
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust				XXX	XXX
23. Funds deposited by and withheld from (F)				XXX	XXX
24. Letters of credit (L)				XXX	XXX
25. Trust agreements (T)				XXX	XXX
26. Other (O)				XXX	XXX

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	8,713,798,815		8,713,798,815
2. Reinsurance (Line 16)	17,708,715	(17,708,715)	0
3. Premiums and considerations (Line 15)	52,387,474	435,095	52,822,569
4. Net credit for ceded reinsurance	XXX	608,654,056	608,654,056
5. All other admitted assets (balance)	135,582,497		135,582,497
6. Total assets excluding Separate Accounts (Line 26)	8,919,477,501	591,380,436	9,510,857,937
7. Separate Account assets (Line 27)	998,798,086		998,798,086
8. Total assets (Line 28)	9,918,275,587	591,380,436	10,509,656,023
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	2,871,218,512	589,840,308	3,461,058,820
10. Liability for deposit-type contracts (Line 3)	240,364,483		240,364,483
11. Claim reserves (Line 4)	66,789,227	1,540,128	68,329,355
12. Policyholder dividends/reserves (Lines 5 through 7)	41,300,630		41,300,630
13. Premium & annuity considerations received in advance (Line 8)	5,104,377		5,104,377
14. Other contract liabilities (Line 9)	41,944,369		41,944,369
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			0
19. All other liabilities (balance)	1,358,546,030		1,358,546,030
20. Total liabilities excluding Separate Accounts (Line 26)	4,625,267,628	591,380,436	5,216,648,064
21. Separate Account liabilities (Line 27)	998,798,086		998,798,086
22. Total liabilities (Line 28)	5,624,065,714	591,380,436	6,215,446,150
23. Capital & surplus (Line 38)	4,294,209,873	XXX	4,294,209,873
24. Total liabilities, capital & surplus (Line 39)	9,918,275,587	591,380,436	10,509,656,023
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	589,840,308		
26. Claim reserves	1,540,128		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	0		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	17,708,715		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	609,089,151		
34. Premiums and considerations	435,095		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	435,095		
41. Total net credit for ceded reinsurance	608,654,056		

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

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	238,457	.0			.0	238,457
2.	Alaska	AK	110,297	.0			.0	110,297
3.	Arizona	AZ	1,150,585	.0			.0	1,150,585
4.	Arkansas	AR	140,221	.0			.0	140,221
5.	California	CA	10,302,748	.0			.0	10,302,748
6.	Colorado	CO	206,599	.0			.0	206,599
7.	Connecticut	CT	41,773	.0			.0	41,773
8.	Delaware	DE	53,168	.0			.0	53,168
9.	District of Columbia	DC	237,955	.0			.0	237,955
10.	Florida	FL	8,557,033	.0			.0	8,557,033
11.	Georgia	GA	1,256,617	.0			.0	1,256,617
12.	Hawaii	HI	31,385	.0			.0	31,385
13.	Idaho	ID	49,867	.0			.0	49,867
14.	Illinois	IL	22,242,105	976	214		.0	22,243,295
15.	Indiana	IN	15,572,990	.0	1,203		.0	15,574,193
16.	Iowa	IA	206,421	.0			.0	206,421
17.	Kansas	KS	842,201	1,000			.0	843,201
18.	Kentucky	KY	5,849,793	500	588		.0	5,850,881
19.	Louisiana	LA	6,982,207	.0	668		.0	6,982,875
20.	Maine	ME	7,068	.0			.0	7,068
21.	Maryland	MD	2,618,764	.0			.0	2,618,764
22.	Massachusetts	MA	63,883	.0			.0	63,883
23.	Michigan	MI	6,978,796	3,618			.0	6,982,414
24.	Minnesota	MN	1,466,760	.0			.0	1,466,760
25.	Mississippi	MS	154,777	.0			.0	154,777
26.	Missouri	MO	4,842,767	240			.0	4,843,007
27.	Montana	MT	15,849	.0			.0	15,849
28.	Nebraska	NE	18,556	.0			.0	18,556
29.	Nevada	NV	203,492	.0			.0	203,492
30.	New Hampshire	NH	11,054	.0			.0	11,054
31.	New Jersey	NJ	143,842	.0			.0	143,842
32.	New Mexico	NM	38,965	.0			.0	38,965
33.	New York	NY	174,583	.0			.0	174,583
34.	North Carolina	NC	17,673,496	6,000			.0	17,679,496
35.	North Dakota	ND	4,289	.0			.0	4,289
36.	Ohio	OH	52,897,247	10,973			.0	52,908,220
37.	Oklahoma	OK	162,295	.0			.0	162,295
38.	Oregon	OR	99,977	.0			.0	99,977
39.	Pennsylvania	PA	10,726,392	2,100			.0	10,728,492
40.	Rhode Island	RI	9,605	.0			.0	9,605
41.	South Carolina	SC	1,559,409	500			.0	1,559,909
42.	South Dakota	SD	12,723	.0			.0	12,723
43.	Tennessee	TN	1,713,045	.0			.0	1,713,045
44.	Texas	TX	6,013,108	3,000			.0	6,016,108
45.	Utah	UT	44,545	.0			.0	44,545
46.	Vermont	VT	3,810	.0			.0	3,810
47.	Virginia	VA	704,282	.0			.0	704,282
48.	Washington	WA	174,182	.0			.0	174,182
49.	West Virginia	WV	4,735,341	.0			.0	4,735,341
50.	Wisconsin	WI	1,908,495	.0			.0	1,908,495
51.	Wyoming	WY	12,747	.0			.0	12,747
52.	American Samoa	AS	74	.0			.0	74
53.	Guam	GU	217	.0			.0	217
54.	Puerto Rico	PR	19,044	.0			.0	19,044
55.	U.S. Virgin Islands	VI	946	.0			.0	946
56.	Northern Mariana Islands	MP	.0	.0			.0	.0
57.	Canada	CAN	54	.0			.0	54
58.	Aggregate Other Alien	OT	128,122	.0			.0	128,122
59.	Total		189,415,023	28,907	2,673	0	0	189,446,603

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0836	Western-Southern Group	00000	45-5458388				2758 South Main SPE, LLC	NC	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1594103				506 Phelps Hldings, LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	47-1046102				Apex Housing Investor Holdings, LLC	KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5439068				Belle Housing Investor Holdings, Inc.	NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	04-3226492				Boston Cap Corp Tax Credit Fund III	MA	NIA	The Western and Southern Life Ins Co	Ownership	13.340	WS Mutual Holding Co	
0836	Western-Southern Group	00000	04-3514962				Boston Cap Corp Tax Credit Fund XVI	MA	NIA	Columbus Life Insurance Co	Ownership	37.750	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-2678623				Boston Cap Intermediate Term Income Fund	MA	NIA	Western-Southern Life Assurance Co	Ownership	33.300	WS Mutual Holding Co	
							Boston Capital Afford Housing Morg Fund LLC	MA	NIA	Western-Southern Life Assurance Co	Ownership	14.360	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2485167				BY Apartment Investor Holding, LLC	MD	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	35-2431972				Canal Senate Apartments LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8819502				Carmel Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5862349				Carmel Hotel LLC	IN	NIA	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1449186				Carthage Senior Housing Ltd	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	03-0464760				Centerline Corporate Partners XXI LP	NY	NIA	Western-Southern Life Assurance Co	Ownership	17.320	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0317564				Centerline Corporate Partners XXV LP	NY	NIA	Western-Southern Life Assurance Co	Ownership	11.380	WS Mutual Holding Co	
0836	Western-Southern Group	00000	75-2808126				Centreport Partners LP	TX	NIA	The Western and Southern Life Ins Co	Ownership	25.250	WS Mutual Holding Co	
0836	Western-Southern Group	00000	23-1691523				Cincinnati Analyst Inc	OH	DS	Columbus Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1454115				Cincinnati New Markets Fund LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	14.660	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-0434449				Cleveland East Hotel LLC	OH	NIA	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co	
0836	Western-Southern Group	99937	31-1191427				Columbus Life Insurance Co	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	
							Crabtree Common Apt. Invesotr Holdings, LLC	NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-5593932				Cranberry NP Hotel Company LLC	PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-3421289				Dallas City Investor Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-2681473				Day Hill Road Land LLC	CT	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1498142				Dublin Hotel LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	
							Western & Southern Investment Holdings LLC				Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1779165				Eagle Realty Group, LLC	OH	DS	LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1779151				Eagle Realty Investments, Inc	OH	DS	Eagle Realty Group, LLC	Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	47-1596551				East Denver Investor Holdings, LLC	CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	39.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Integrity Life Insurance Co	Ownership	14.860	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	24.770	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	NIA	Lafayette Life Insurance Company	Ownership	19.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-5350091				Flat Apts. Investor Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	52-2206041				Fort Washington PE Invest II LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	58.630	WS Mutual Holding Co	
0836	Western-Southern Group	00000	16-1648796				Fort Washington PE Invest IV LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	38.320	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-4568842				Fort Washington PE Invest V LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	37.460	WS Mutual Holding Co	
0836	Western-Southern Group	00000	27-1321348				Fort Washington PE Invest VII LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	30.990	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-0571051				Fort Washington Active Fixed Fund	OH	NIA	The Western and Southern Life Ins Co	Ownership	77.790	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	1.280	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	32.460	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Columbus Life Insurance Co	Ownership	25.270	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	Integrity Life Insurance Co	Ownership	4.800	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1702203				Fort Washington High Yield Invt LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	4.800	WS Mutual Holding Co	
							Western & Southern Investment Holdings LLC				Ownership	100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors	OH	DS		Ownership	63.720	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1727947				Fort Washington PE Invest III LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	26.600	WS Mutual Holding Co	
0836	Western-Southern Group	00000	26-1073680				Fort Washington PE Invest VI LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	63.020	WS Mutual Holding Co	
0836	Western-Southern Group	00000	32-0418436				Fort Washington PE Invest VIII-B	OH	NIA	The Western and Southern Life Ins Co	Ownership			

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	.32.800	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	.33.500	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest VI LP	Ownership	.2.620	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	The Western and Southern Life Ins Co	Ownership	.15.160	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest V LP	Ownership	.2.500	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	OH	NIA	Fort Washington PE Invest VII LP	Ownership	.1.830	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	Fort Washington PE Invest VII LP	Ownership	.3.330	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	Fort Washington PE Invest VIII LP	Ownership	.2.830	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	OH	NIA	The Western and Southern Life Ins Co	Ownership	.2.640	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	OH	NIA	The Western and Southern Life Ins Co	Ownership	.99.500	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	35-2485044				Fort Washington PE Invest VIII	OH	NIA	The Western and Southern Life Ins Co	Ownership	.4.550	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	47-1922641				Frontage Lodge Investor Holdings, LLC	CO	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	45-3507078				Galleria Investor Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-1553878				Galveston Summerbrooke Apts LLC	TX	NIA	Summerbrooke Holdings LLC	Ownership	.52.920	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	45-3457194				GS Multifamily Galleria LLC	TX	NIA	Galleria Investor Holdings, LLC	Ownership	.57.820	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3525111				GS Yorktown Apt LP	TX	NIA	YT Crossing Holdings, LLC	Ownership	.57.820	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3108420				Hearthview Praire Lake Apts LLC	IN	NIA	Prairie Lakes Holdings, LLC	Ownership	.62.720	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1328371				IFS Financial Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	43-2081325				Insurance Profillment Solutions, LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.74780	86-0214103				Integrity Life Insurance Co	OH	DS	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	34-1826874				IR Mail Associates LTD	FL	NIA	The Western and Southern Life Ins Co	Ownership	.49.500	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	46-4737222				LaCenterra Apts. Investor Holdings, LLC	TX	NIA	The Western and Southern Life Ins Co	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.65242	35-0457540				Lafayette Life Insurance Company	OH	IA	Western & Southern Financial Group, Inc	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1705445				LaFrontera Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	.74.250	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	27-2330466				Leroy Glen Investment LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	35-2123483				LLIA Inc	OH	NIA	Lafayette Life Insurance Company	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	45-5439036				Miller Creek Investor Holdings, LLC	TN	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.75264	16-0958252				National Integrity Life Insurance Co	NY	DS	Integrity Life Insurance Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	46-5030427				NE Emerson Edgewood, LLC	IN	NIA	Lafayette Life Insurance Company	Ownership	.60.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	27-1024113				North Braeswood Meritage Holdings LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	02-0593144				North Pittsburg Hotel LLC	PA	NIA	WSALD NPH LLC	Ownership	.37.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1427318				Northeast Cincinnati Hotel LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	.25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	45-2914674				NP Cranberry Hotel Holdings, LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	46-5765100				Olathe Apt. Investor Holdings, LLC	KS	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
							One Kennedy Housing Investor Holdings, LLC							
.0836	Western-Southern Group	.00000	47-1122741					CT	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1338187				OTR Housing Associates LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1335827				OTR Transitional Housing LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	.99.000	WS Mutual Holding Co	
							Overland Apartments Investor Holdings, LLC							
.0836	Western-Southern Group	.00000	46-1553387					KS	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	GA	NIA	The Western and Southern Life Ins Co	Ownership	.41.900	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	GA	NIA	Western-Southern Life Assurance Co	Ownership	.22.340	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3167828				Prairie Lakes Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	34-1998937				Queen City Square LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	46-1690377				R4 Housing Partners II LP	NY	NIA	Western-Southern Life Assurance Co	Ownership	.17.310	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	45-4328839				R4 Housing Partners LP	NY	NIA	Integrity Life Insurance Co	Ownership	.15.150	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	52-2096076				Race Street Dev Ltd	OH	NIA	W&S Real Estate Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	46-4725907				Railroad Parkside Investor Holdings, LLC	AL	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	IL	NIA	The Western and Southern Life Ins Co	Ownership	.99.990	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	80-0246040				Ridgegate Commonwealth Apts LLC	CO	NIA	Ridgegate Holdings, LLC	Ownership	.52.920	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3526448				Ridgegate Holdings, LLC	CO	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
.0836	Western-Southern Group	.00000	27-3564950				Seventh & Culvert Garage LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-1554676				Shelbourne Campus Properties LLC	.KY	NIA	Shelbourne Holdings, LLC	Ownership	.52.920	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-1944856				Shelbourne Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	45-4354663				Siena Investor Holding, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	.69.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	46-2930953				Skye Apts Investor Holdings, LLC	.MN	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	61-1328558				Skyport Hotel LLC	.KY	NIA	The Western and Southern Life Ins Co	Ownership	.25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	47-2306231				Southside Tunnel Apts. Investor Holdings, LLC	.PA	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	46-2922655				SP Charlotte Apts. Investor Holdings, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-2348581				Summerbrooke Holdings LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-4291356				Sundance Lafrontera Holdings LLC	.TX	NIA	The Western and Southern Life Ins Co	Ownership	.72.520	WS Mutual Holding Co	
.0836	Western-Southern Group	.70483	31-0487145				The Western and Southern Life Ins Co	.OH	RE	Western & Southern Financial Group, Inc	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1394672				Touchstone Advisors Inc	.OH	DS	IFS Financial Services, Inc	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	47-6046379				Touchstone Securities, Inc	.NE	DS	IFS Financial Services, Inc	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	.29.840	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Captial Fund LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	.12.500	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1653922				Union Centre Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	.25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	36-4107014				Vinings Trace	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	.99.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	72-1388989				Vulcan Hotel LLC	.AL	NIA	The Western and Southern Life Ins Co	Ownership	.25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-0846576				W&S Brokerage Services, Inc	.OH	DS	Western-Southern Life Assurance Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1334221				W&S Financial Group Distributors Inc	.OH	DS	IFS Financial Services, Inc	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	06-1804432				W&S Real Estate Holdings LLC	.OH	DS	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-0790233				Westad Inc	.OH	NIA	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1732404				Western & Southern Financial Group, Inc	.OH	UDP	Western-Southern Mutual Holding Company	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	06-1804434				Western & Southern Investment Holdings LLC	.OH	DS	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1413821				Western-Southern Agency	.OH	DS	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.92622	31-1000236				Western-Southern Life Assurance Co	.OH	DS	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1732405				Western-Southern Mutual Holding Company	.OH	UIP	Western-Southern Mutual Holding Company	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1732344				Windsor Hotel LLC	.CT	NIA	The Western and Southern Life Ins Co	Ownership	.25.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1317879				Wright Exec Hotel LTD Partners	.OH	NIA	The Western and Southern Life Ins Co	Ownership	.60.490	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	61-1182451				WS Airport Exchange GP LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	.74.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-2820067				WS CEH LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	.50.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	31-1303229				WS Country Place GP LLC	.GA	NIA	W&S Real Estate Holdings LLC	Ownership	.90.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	61-0998084				WS Lookup JV LLC	.KY	NIA	The Western and Southern Life Ins Co	Ownership	.50.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-1515960				WSA Commons LLC	.GA	NIA	The Western and Southern Life Ins Co	Ownership	.50.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	33-1058916				WSALD NPH LLC	.PA	NIA	W&S Real Estate Holdings LLC	Ownership	.50.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-0360272				WSL Partners LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	.67.730	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8843748				WSLR Birmingham	.AL	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8843635				WSLR Cinti LLC	.OH	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8843645				WSLR Columbus LLC	.OH	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8843653				WSLR Dallas LLC	.TX	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8843767				WSLR Hartford LLC	.CT	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8843577				WSLR Holdings LLC	.OH	DS	The Western and Southern Life Ins Co	Ownership	.24.490	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8843962				WSLR Skyport LLC	.KY	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	20-8843814				WSLR Union LLC	.OH	NIA	WSLR Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
.0836	Western-Southern Group	.00000	26-3526711				YT Crossing Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

Asterisk	Explanation

SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	31-1732405	Western-Southern Mutual Holding Company					390,308				390,308	
	31-1732404	Western & Southern Financial Group, Inc	100,000,000				(6,273,557)				93,726,443	
65242	35-0457540	Lafayette Life Insurance Company					(36,904,187)	(1,340,599)			(38,244,786)	1,194,059
	35-2123483	LLIA Inc					(19,433)				(19,433)	
70483	31-0487145	The Western and Southern Life Ins Co	250,000,000	(6,794,693)			367,669,008	1,340,599			612,214,914	580,828,574
92622	31-1000236	Western-Southern Life Assurance Co	(250,000,000)				(181,669,083)				(431,669,083)	
99937	31-1191427	Columbus Life Insurance Co					(31,572,906)				(31,572,906)	(593,523,810)
74780	86-0214103	Integrity Life Insurance Co	(93,500,000)				(52,997,373)				(146,497,373)	11,501,177
75264	16-0958252	National Integrity Life Insurance Co	(6,500,000)				(37,162,805)				(43,662,805)	
	47-6046379	Touchstone Securities, Inc	15,000,000				4,877,713				19,877,713	
	31-1328371	IFS Financial Services, Inc	4,000,000				5,178,954				9,178,954	
	31-0846576	W&S Brokerage Services, Inc					(571,483)				(571,483)	
	23-1691523	Cincinnati Analyst Inc					375,360				375,360	
	31-1394672	Touchstone Advisors Inc	(19,000,000)				(20,783,523)				(39,783,523)	
	43-2081325	Insurance Profitment Solutions, LLC		6,794,693			(666,839)				6,127,854	
	31-1018957	Eagle Realty Group, LLC					(5,188,043)				(5,188,043)	
	31-1301863	Fort Washington Investment Advisors					(4,690,386)				(4,690,386)	
	31-1334221	W&S Financial Group Distributors Inc					8,275				8,275	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

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

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1?	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
40.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5) be filed with the state of domicile by March 15?	YES

APRIL FILING

41.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
42.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	NO
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
46.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
48.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
49.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
50.	Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES

AUGUST FILING
























51.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
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12.	Explanations:	
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Bar Codes:	
12.	SIS Stockholder Information Supplement [Document Identifier 420]
13.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
14.	Trusted Surplus Statement [Document Identifier 490]
17.	Actuarial Opinion on X-Factors [Document Identifier 442]
18.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
19.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 <div>704832014446000000</div>
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 <div>704832014447000000</div>
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 <div>704832014448000000</div>
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 <div>704832014449000000</div>
26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 <div>704832014451000000</div>
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>704832014452000000</div>
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 <div>704832014453000000</div>
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 <div>704832014436000000</div>
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 <div>704832014437000000</div>
31.	Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	 <div>704832014438000000</div>
32.	Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	 <div>704832014439000000</div>
33.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 <div>704832014454000000</div>
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>704832014495000000</div>
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>704832014365000000</div>
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>704832014224000000</div>
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>704832014225000000</div>
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>704832014226000000</div>
41.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>704832014306000000</div>
42.	Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280]	 <div>704832014280000000</div>
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>704832014230000000</div>
47.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 <div>704832014216000000</div>
48.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 <div>704832014217000000</div>
49.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 <div>704832014435000000</div>

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Payable for Collateral on Derivatives	573,171	16,173,171
2597. Summary of remaining write-ins for Line 25 from overflow page	573,171	16,173,171

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Miscellaneous Expense	2,148,123	
2705. Reserve adjustment on reinsurance assumed – Lafayette	(49,409)	(54,370)
2706.		
2797. Summary of remaining write-ins for Line 27 from overflow page	2,098,714	(54,370)

Additional Write-ins for Summary of Operations Line 53

	1 Current Year	2 Prior Year
5304. Change in unrecognized SERP liability, net of tax	(2,320,338)	(3,284,587)
5397. Summary of remaining write-ins for Line 53 from overflow page	(2,320,338)	(3,284,587)

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
2704. Securities Lending Interest Expense	581,791											581,791
2705. Reserve Adjustment on Reinsurance Assumed – Lafayette	(49,409)											(49,409)
2706. Miscellaneous Expense	38,012											38,012
2797. Summary of remaining write-ins for Line 27 from overflow page	570,394	0	0	0	0	0	0	0	0	0	0	570,394



SUPPLEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2014
(To Be Filed by March 1)

Of The The Western and Southern Life Insurance Company
ADDRESS (City, State and Zip Code) Cincinnati , OH 45202
NAIC Group Code 0836 NAIC Company Code 70483 Employer's Identification Number (FEIN) 31-0487145

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amount Paid Policyholders				
	1 2010	2 2011	3 2012	4 2013	5 2014(a)
1. Prior	0	0	0	0	
2. 2010					
3. 2011	XXX				
4. 2012	XXX	XXX			
5. 2013	XXX	XXX	XXX		
6. 2014	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	0	0	0	4,837,437	4,085,303
2. 2010				563,419	372,683
3. 2011	XXX			600,510	528,097
4. 2012	XXX	XXX		3,532,204	869,056
5. 2013	XXX	XXX	XXX	4,745,086	2,926,704
6. 2014	XXX	XXX	XXX	XXX	3,776,653

Section C - Credit Accident and Health

1. Prior	0	0	0	0	
2. 2010					
3. 2011	XXX				
4. 2012	XXX	XXX			
5. 2013	XXX	XXX	XXX		
6. 2014	XXX	XXX	XXX	XXX	

Section D -

1. Prior	0	0	0	0	
2. 2010					
3. 2011	XXX				
4. 2012	XXX	XXX			
5. 2013	XXX	XXX	XXX		
6. 2014	XXX	XXX	XXX	XXX	

Section E -

1. Prior	0	0	0	0	
2. 2010					
3. 2011	XXX				
4. 2012	XXX	XXX			
5. 2013	XXX	XXX	XXX		
6. 2014	XXX	XXX	XXX	XXX	

Section F -

1. Prior	0	0	0	0	
2. 2010					
3. 2011	XXX				
4. 2012	XXX	XXX			
5. 2013	XXX	XXX	XXX		
6. 2014	XXX	XXX	XXX	XXX	

Section G -

1. Prior	0	0	0	0	
2. 2010					
3. 2011	XXX				
4. 2012	XXX	XXX			
5. 2013	XXX	XXX	XXX		
6. 2014	XXX	XXX	XXX	XXX	

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

SUPPLEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Net Amounts Paid for Cost Containment Expenses				
		1 2010	2 2011	3 2012	4 2013	5 2014
1.	Prior	0	0	0	0	
2.	2010					
3.	2011	XXX				
4.	2012	XXX	XXX			
5.	2013	XXX	XXX	XXX		
6.	2014	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	Prior	0	0	0	0	
2.	2010					
3.	2011	XXX				
4.	2012	XXX	XXX			
5.	2013	XXX	XXX	XXX		
6.	2014	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1.	Prior	0	0	0	0	
2.	2010					
3.	2011	XXX				
4.	2012	XXX	XXX			
5.	2013	XXX	XXX	XXX		
6.	2014	XXX	XXX	XXX	XXX	

Section D -

1.	Prior	0	0	0	0	
2.	2010					
3.	2011	XXX				
4.	2012	XXX	XXX			
5.	2013	XXX	XXX	XXX		
6.	2014	XXX	XXX	XXX	XXX	

Section E -

1.	Prior	0	0	0	0	
2.	2010					
3.	2011	XXX				
4.	2012	XXX	XXX			
5.	2013	XXX	XXX	XXX		
6.	2014	XXX	XXX	XXX	XXX	

Section F -

1.	Prior	0	0	0	0	
2.	2010					
3.	2011	XXX				
4.	2012	XXX	XXX			
5.	2013	XXX	XXX	XXX		
6.	2014	XXX	XXX	XXX	XXX	

Section G -

1.	Prior	0	0	0	0	
2.	2010					
3.	2011	XXX				
4.	2012	XXX	XXX			
5.	2013	XXX	XXX	XXX		
6.	2014	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2014 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2010	2 2011	3 2012	4 2013	5 2014
1. 2010				XXX	XXX
2. 2011	XXX				XXX
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2010				XXX	XXX
2. 2011	XXX			10,327,049	XXX
3. 2012	XXX	XXX		6,733,141	7,210,545
4. 2013	XXX	XXX	XXX	13,744,435	12,956,834
5. 2014	XXX	XXX	XXX	XXX	13,391,855

Section C - Credit Accident and Health

1. 2010				XXX	XXX
2. 2011	XXX				XXX
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section D -

1. 2010				XXX	XXX
2. 2011	XXX				XXX
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section E -

1. 2010				XXX	XXX
2. 2011	XXX				XXX
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section F -

1. 2010				XXX	XXX
2. 2011	XXX				XXX
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section G -

1. 2010				XXX	XXX
2. 2011	XXX				XXX
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2010	2 2011	3 2012	4 2013	5 2014
1. 2010	0	0			
2. 2011	XXX	0			
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2010	9,177,880	0	9,357,590		
2. 2011	XXX	0	8,077,271	10,327,049	
3. 2012	XXX	XXX	16,971,296	6,733,141	7,210,545
4. 2013	XXX	XXX	XXX	13,744,435	12,956,834
5. 2014	XXX	XXX	XXX	XXX	13,391,855

Section C - Credit Accident and Health

1. 2010	0	0			
2. 2011	XXX	0			
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section D -

1. 2010	0	0			
2. 2011	XXX	0			
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section E -

1. 2010	0	0			
2. 2011	XXX	0			
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section F -

1. 2010	0	0			
2. 2011	XXX	0			
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section G -

1. 2010	0	0			
2. 2011	XXX	0			
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5
(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1. Industrial Life		Other	24,496
2. Ordinary Life		Other	27,950
3. Individual Annuity		Other	10,484
4. Supplementary Contracts			
5. Credit Life			
6. Group Life		Other	352
7. Group Annuities		Other	0
8. Group Accident and Health			
9. Credit Accident and Health			
10. Other Accident and Health		Development	29,769
11. Total			93,051

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