



QUARTERLY STATEMENT

As of March 31, 2015
of the Condition and Affairs of the

Family Heritage Life Insurance Company of America

NAIC Group Code.....0290, 0290 (Current Period) (Prior Period)	NAIC Company Code..... 77968	Employer's ID Number..... 34-1626521
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... August 22, 1989	Commenced Business..... November 17, 1989	
Statutory Home Office	6001 East Royalton Road, Suite 200..... Cleveland OH US 44147-3529 <i>(Street and Number) (City or Town, State, Country and Zip Code)</i>	
Main Administrative Office	6001 East Royalton Road, Suite 200..... Cleveland OH US 44147-3529 440-922-5200 <i>(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)</i>	
Mail Address	P. O. Box 470608..... Cleveland OH US 44147-3529 <i>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</i>	
Primary Location of Books and Records	6001 East Royalton Road, Suite 200..... Cleveland OH US 44147-3529 440-922-5200 <i>(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)</i>	
Internet Web Site Address	www.FamilyHeritageLife.com	
Statutory Statement Contact	John A. Wise <i>(Name)</i> acctdept@familyheritagelife.com <i>(E-Mail Address)</i>	440-922-5200 <i>(Area Code) (Telephone Number) (Extension)</i> 440-922-5120 <i>(Fax Number)</i>

OFFICERS

Name	Title	Name	Title
1. Kenneth J. Matson	President	2. Ronald L. Sarosy	Treasurer/Chief Financial Officer
3. Edward J. Rocheck	Secretary	4. Jeffrey S. Morris	Actuary

OTHER

Jeffrey S. Morris	Senior Vice President	Edward J. Rocheck	Senior Vice President
Alan S. Hintz	Senior Vice President	Douglas B. Kelly	Vice President
Henry G. Grendell	Vice President	Ronald L. Sarosy	Vice President
W. Michael Pressley	Vice President	Joel P. Scarborough	Vice President, Assistant Secretary
David K. Carlson	Vice President	John A. Wise	Assistant Vice President
Carol A. McCoy	Assistant Secretary	Eric W. Shanberger	Vice President
Travis W. Korth	Assistant Vice President	Bret D. Mottl	Assistant Vice President
Barbara S. Emig	Appointed Actuary	Daniel T. Shelton	Vice President
David Cochrane	Senior Vice President	Tod Richardson #	Assistant Vice President

DIRECTORS OR TRUSTEES

Ben W. Lutek	Kenneth J. Matson	Jeffrey S. Morris	Edward J. Rocheck
Frank M. Svoboda	Ronald L. Sarosy #		

State of..... Ohio
County of..... Cuyahoga

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

_____ (Signature) Kenneth J. Matson 1. (Printed Name) President (Title)	_____ (Signature) Ronald L. Sarosy 2. (Printed Name) Treasurer/Chief Financial Officer (Title)	_____ (Signature) Edward J. Rocheck 3. (Printed Name) Secretary (Title)
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Subscribed and sworn to before me
This _____ day of _____

a. Is this an original filing? Yes [X] No []
b. If no: 1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	708,841,089		708,841,089	689,604,804
2. Stocks:				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate:				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....(528,330)), cash equivalents (\$.....10,226,590) and short-term investments (\$.....5,646).....	9,703,906		9,703,906	98,179
6. Contract loans (including \$.....0 premium notes).....	14,565		14,565	12,086
7. Derivatives.....			.0	
8. Other invested assets.....	7,865,730		7,865,730	7,851,524
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets.....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	726,425,290	.0	726,425,290	697,566,593
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	5,284,420		5,284,420	4,698,640
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	4,195,787		4,195,787	3,857,686
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	10,044,934		10,044,934	4,444,571
15.3 Accrued retrospective premiums.....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	1,824,721		1,824,721	702,859
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....	43,961,915		43,961,915	45,770,945
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0	510,662
18.2 Net deferred tax asset.....	61,946,000	42,765,000	19,181,000	17,452,000
19. Guaranty funds receivable or on deposit.....	208,788		208,788	86,835
20. Electronic data processing equipment and software.....	321,113	152,793	168,320	144,498
21. Furniture and equipment, including health care delivery assets (\$.....0).....	16,624	16,624	.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....			.0	
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other than invested assets.....	12,560,015	12,560,015	.0	.0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	866,789,607	55,494,432	811,295,175	775,235,289
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. Total (Lines 26 and 27).....	866,789,607	55,494,432	811,295,175	775,235,289

DETAILS OF WRITE-INS

1101.....			.0	
1102.....			.0	
1103.....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Agent Balances.....	12,038,023	12,038,023	.0	
2502. Prepaid Expenses.....	481,495	481,495	.0	
2503. Other Assets Non-Admitted.....	40,497	40,497	.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	12,560,015	12,560,015	.0	.0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....13,528,755 less \$.....0 included in Line 6.3 (including \$.....10,787,331 Modco Reserve).....	13,528,755	7,191,809
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	647,742,694	625,782,538
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life.....	2,326,899	1,127,859
4.2 Accident and health.....	15,520,403	15,149,604
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums.....	20,668	15,637
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$.....4,203 assumed and \$.....16,967,387 ceded.....	16,971,590	17,357,477
9.4 Interest Maintenance Reserve.....	3,558,971	3,826,065
10. Commissions to agents due or accrued - life and annuity contracts \$.....23,100, accident and health \$.....817,700 and deposit-type contract funds \$.....0.....	840,800	815,900
11. Commissions and expense allowances payable on reinsurance assumed.....	26,625,416	28,201,160
12. General expenses due or accrued.....	3,651,827	3,914,054
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	905,207	1,040,282
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	2,867,284	
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....		
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	464,897	440,930
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....	1,458,000	
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve.....	2,541,990	2,376,040
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....		
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....		
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	606,936	589,168
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	739,632,337	707,828,523
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	739,632,337	707,828,523
29. Common capital stock.....	2,556,950	2,556,950
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....	32,646,050	32,646,050
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	36,459,838	32,203,766
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	69,105,888	64,849,816
38. Totals of Lines 29, 30 and 37.....	71,662,838	67,406,766
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	811,295,175	775,235,289

DETAILS OF WRITE-INS

2501. Unclaimed Property.....	606,936	589,168
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	606,936	589,168
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

SUMMARY OF OPERATIONS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	65,174,139	60,473,534	237,029,155
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	7,888,861	6,929,861	29,174,877
4. Amortization of Interest Maintenance Reserve (IMR).....	297,401	330,380	1,316,924
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	26,932,301	7,382,337	66,560,186
7. Reserve adjustments on reinsurance ceded.....	385,915	(458,139)	531,958
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	0	9,958	12,973
9. Totals (Lines 1 to 8.3).....	100,678,617	74,667,931	334,626,073
10. Death benefits.....	104,466	61,000	391,859
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....			
13. Disability benefits and benefits under accident and health contracts.....	12,203,904	11,564,842	49,874,848
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	2,301	8,383	43,439
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	3		3
18. Payments on supplementary contracts with life contingencies.....			
19. Increase in aggregate reserves for life and accident and health contracts.....	28,297,102	20,484,228	87,538,790
20. Totals (Lines 10 to 19).....	40,607,776	32,118,453	137,848,939
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	12,615,710	11,417,303	48,199,766
22. Commissions and expense allowances on reinsurance assumed.....	26,625,416	7,209,059	65,656,965
23. General insurance expenses.....	5,586,692	5,270,227	23,361,981
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	1,307,555	1,210,944	4,830,829
25. Increase in loading on deferred and uncollected premiums.....	5,077,809	8,812,408	25,487,723
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	0	0	0
28. Totals (Lines 20 to 27).....	91,820,958	66,038,394	305,386,203
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	8,857,659	8,629,537	29,239,870
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	8,857,659	8,629,537	29,239,870
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	3,690,512	3,473,101	11,257,986
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	5,167,147	5,156,436	17,981,884
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$....(12,566) (excluding taxes of \$....21,060 transferred to the IMR).....	(8,494)	9,603	75,694
35. Net income (Line 33 plus Line 34).....	5,158,653	5,166,039	18,057,578
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	67,406,766	66,904,702	66,904,702
37. Net income (Line 35).....	5,158,653	5,166,039	18,057,578
38. Change in net unrealized capital gains (losses) less capital gains tax of \$....9,000.....	15,000	1,178	(9,322)
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	616,000	667,000	2,374,000
41. Change in nonadmitted assets.....	1,189,369	(681,060)	(2,446,612)
42. Change in liability for reinsurance in unauthorized and certified companies.....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....			
44. Change in asset valuation reserve.....	(165,950)	(92,050)	(515,580)
45. Change in treasury stock.....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
47. Other changes in surplus in Separate Accounts Statement.....			
48. Change in surplus notes.....			
49. Cumulative effect of changes in accounting principles.....			
50. Capital changes:			
50.1 Paid in.....			
50.2 Transferred from surplus (Stock Dividend).....			
50.3 Transferred to surplus.....			
51. Surplus adjustment:			
51.1 Paid in.....			
51.2 Transferred to capital (Stock Dividend).....			
51.3 Transferred from capital.....			
51.4 Change in surplus as a result of reinsurance.....			
52. Dividends to stockholders.....	(2,557,000)	(1,458,000)	(16,958,000)
53. Aggregate write-ins for gains and losses in surplus.....	0	0	0
54. Net change in capital and surplus (Lines 37 through 53).....	4,256,072	3,603,107	502,064
55. Capital and surplus as of statement date (Lines 36 + 54).....	71,662,838	70,507,809	67,406,766

DETAILS OF WRITE-INS

08.301. Misc Income.....		9,958	12,973
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	0	9,958	12,973
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0	0
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	0

CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	54,168,416	50,247,331	207,002,862
2. Net investment income.....	4,105,172	2,387,608	12,873,619
3. Miscellaneous income.....	28,725,227	173,227	38,585,271
4. Total (Lines 1 through 3).....	86,998,815	52,808,166	258,461,752
5. Benefit and loss related payments.....	11,846,565	11,346,457	50,083,721
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	48,187,318	18,560,843	113,649,842
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	300,000	750,000	11,710,000
10. Total (Lines 5 through 9).....	60,333,883	30,657,300	175,443,563
11. Net cash from operations (Line 4 minus Line 10).....	26,664,932	22,150,866	83,018,189
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	3,265,000	530,456	73,043,057
12.2 Stocks.....			
12.3 Mortgage loans.....			
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....			
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	3,265,000	530,456	73,043,057
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	19,290,240	19,412,610	132,631,961
13.2 Stocks.....			
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			7,137,410
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	19,290,240	19,412,610	139,769,371
14. Net increase or (decrease) in contract loans and premium notes.....	2,479	3,520	8,732
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(16,027,719)	(18,885,674)	(66,735,046)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....			
16.2 Capital and paid in surplus, less treasury stock.....			
16.3 Borrowed funds.....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....			
16.5 Dividends to stockholders.....	1,099,000		16,958,000
16.6 Other cash provided (applied).....	67,514	(412,276)	(3,676,434)
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(1,031,486)	(412,276)	(20,634,434)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	9,605,727	2,852,916	(4,351,291)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	98,179	4,449,470	4,449,470
19.2 End of period (Line 18 plus Line 19.1).....	9,703,906	7,302,386	98,179

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

20.0001			
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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....			
2. Ordinary life insurance.....	627,898	470,511	2,094,315
3. Ordinary individual annuities.....			
4. Credit life (group and individual).....			
5. Group life insurance.....			
6. Group annuities.....			
7. A&H - group.....	1,936,794	1,430,744	6,445,946
8. A&H - credit (group and individual).....			
9. A&H - other.....	52,291,125	48,877,282	200,619,461
10. Aggregate of all other lines of business.....	.0	.0	.0
11. Subtotal.....	54,855,817	50,778,537	209,159,722
12. Deposit-type contracts.....			
13. Total.....	54,855,817	50,778,537	209,159,722

DETAILS OF WRITE-INS

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

NOTES TO FINANCIAL STATEMENTS**Note 1 - Summary of Significant Accounting Policies**

A. Accounting Practices

	State of Domicile	2015	2014
NET INCOME			
(1) Family Heritage Life Insurance Company of America state basis (Page 4, Line 35, Columns 1 & 2)	OH	5,158,653	18,057,578
(2) State Prescribed Practices that increase/decrease NAIC SAP			
(3) State Permitted Practices that increase/decrease NAIC SAP			
(4) NAIC SAP (1 – 2 – 3 = 4)	OH	5,158,653	18,057,578
SURPLUS			
(5) Family Heritage Life Insurance Company of America state basis (Page 3, line 38, Columns 1 & 2)	OH	71,662,838	67,406,766
(6) State Prescribed Practices that increase/decrease NAIC SAP			
(7) State Permitted Practices that increase/decrease NAIC SAP			
(8) NAIC SAP (5 – 6 – 7 = 8)	OH	71,662,838	67,406,766

Note 2 - Accounting Changes and Corrections of Errors

No significant change.

Note 3 - Business Combinations and Goodwill

No significant change.

Note 4 - Discontinued Operations

No significant change.

Note 5 - Investments

D. Loan-Backed Securities

Investments in other structured securities consist of trust preferred securities issued by financial institutions and reported as hybrids.

- 1) Call, redemption, and sinking fund information for other structured securities were obtained from Bloomberg and bond prospectuses.
- 2) None
- 3) None
- 4) None
- 5) Several sources of information are considered when determining impairments are, or are not, other-than-temporary. These include, but are not limited to, the following. Credit rating agency information related to the security is reviewed, in addition to direct discussions with the rating analyst as needed. Reports from third party research providers and sell-side research analysts are reviewed. Market and trading information on the securities and other-like securities is monitored to assess trends impacting the securities. Market liquidity is analyzed to gauge how much it is impacting prices versus actual credit quality changes. Some sources of information will not be available for all securities. Where applicable, additional information is gathered for collateralized investments such as CDO's. This includes analysis of the individual underlying collateral and estimates of potential future collateral performance. Multiple cash flow scenarios are calculated based on various loss rate assumptions and used to assess the likelihood of future possible impairment.

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

I. Working Capital Finance Investments – Not applicable

J. Offsetting and Netting of Assets and Liabilities – Not applicable

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

No significant change.

Note 7 - Investment Income

No significant change.

NOTES TO FINANCIAL STATEMENTS**Note 8 - Derivative Instruments**

No significant change.

Note 9 - Income Taxes

No significant change.

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

No significant change.

Note 11 - Debt

Not applicable

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

No significant change.

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

Dividends on company stock are paid as declared by its Board of Directors and are subject to regulations of the State of Ohio.

	<u>DECLARED</u>	<u>PAID</u>
\$1,099,000 ordinary dividend	03/16/2015	03/27/2015
\$1,458,000 ordinary dividend	03/31/2015	04/13/2015

Note 14 - Contingencies

No significant change.

Note 15 - Leases

No significant change.

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

No significant change.

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

No significant change.

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

No significant change.

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

No significant change.

Note 20 - Fair Value

A & B – The Company does not value any assets or liabilities at fair value.

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	798,364,689	708,841,089		769,045,648	29,319,041	
Other invested asset - Guaranteed LIHTC	116,091	116,091			116,091	
Other invested asset - Surplus Notes	7,753,381	7,136,318		7,753,381		
Contract loans	14,565	14,565				14,565
Cash, cash equivalents, and short-term investments	9,703,906	9,703,906	9,703,906			

D. Not Practicable to Estimate Fair Value

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract loans	14,565	Various		Quoted market price not available

NOTES TO FINANCIAL STATEMENTS**Note 21 - Other Items**

A, B, D, E, F, G - Not applicable

C. Other disclosures and unusual items

Effective 03/01/2015, Optimum Re Insurance Company (NAIC #88099) replaced Munich American Reinsurance Company (NAIC #66346) through a novation as the Company's ceded life reinsurer for certain life policies. The original 2007 effective dates remain and no changes in terms were made to the treaties.

Note 22 - Events Subsequent

No significant change.

Note 23 - Reinsurance

No significant change.

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

E. Risk Sharing Provisions of the Affordable Care Act

- (1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions **NO**
The Company was only subject to the Transitional Reinsurance Fee contributions

- (2) Impact of Risk Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year:

a. Permanent ACA Risk Adjustment Program		AMOUNT
Assets		
1.	Premium adjustments receivable due to ACA Risk Adjustment	0
Liabilities		
2.	Risk adjustment user fees payable for ACA Risk Adjustment	0
3.	Premium adjustments payable due to ACA Risk Adjustment	0
Operations (Revenue & Expenses)		
4.	Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	0
5.	Reported in expenses as ACA Risk Adjustment user fees (incurred/paid)	0
b. Transitional ACA Reinsurance Program		
Assets		
1.	Amounts recoverable for claims paid due to ACA Reinsurance	0
2.	Amounts recoverable for claims unpaid due to ACA Reinsurance (contra liability)	0
3.	Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	0
Liabilities		
4.	Liabilities for contributions payable due to ACA Reinsurance – not reported as ceded premium	0
5.	Ceded reinsurance premiums payable due to ACA Reinsurance	0
6.	Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	2,250
Operations (Revenue & Expenses)		
7.	Ceded reinsurance premiums due to ACA Reinsurance	0
8.	Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	0
9.	ACA Reinsurance contributions – not reported as ceded premium	0
c. Temporary ACA Risk Corridors Program		
Assets		
1.	Accrued retrospective premium due to ACA Risk Corridors	0
Liabilities		
2.	Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	0
Operations (Revenue & Expenses)		
3.	Effect of ACA Risk Corridors on net premium income (paid/received)	0
4.	Effect of ACA Risk Corridors on change in reserves for rate credits	0

NOTES TO FINANCIAL STATEMENTS

- (3) Roll forward of prior year ACA Risk Sharing Provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance:

		Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
						Prior Year Accrued Less Payments (Col. 1-3)	Prior Year Accrued Less Payments (Col. 2-4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col. 1-3+7)	Cumulative Balance from Prior Years (Col. 2-4+8)
		1	2	3	4	5	6	7	8	9	10	11
		Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a.	Permanent ACA Risk Adjustment Program											
1.	Premium adjustments receivable									A		
2.	Premium adjustments (payable)									B		
3.	Subtotal ACA Permanent Risk Adjustment Program											
b.	Transitional ACA Reinsurance Program											
1.	Amounts recoverable for claims paid									C		
2.	Amounts recoverable for claims unpaid (contra liability)									D		
3.	Amounts receivable relating to uninsured plans									E		
4.	Liabilities for contributions payable due to ACA Reinsurance – not reported as ceded premiums									F		
5.	Ceded reinsurance premiums payable									G		
6.	Liability for amounts held under uninsured plans		(14,724)		(12,474)		(2,250)			H		(2,250)
7.	Subtotal ACA Transitional Reinsurance Program		(14,724)		(12,474)		(2,250)					(2,250)
c.	Temporary ACA Risk Corridors Program											
1.	Accrued retrospective premium									I		
2.	Reserve for rate credits or policy experience rating refunds									J		
3.	Subtotal ACA Risk Corridors Program											
d.	Total for ACA Risk Sharing Provisions		(14,724)		(12,474)		(2,250)					(2,250)

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

Reserves on accident and health contracts for incurred losses and loss adjustment expenses attributable to insured events or prior years developed as anticipated during 2014. See Schedule H - Part 3 and the Five Year Historical Data. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted in 2014. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

Note 26 - Intercompany Pooling Arrangements

No significant change.

Note 27 - Structured Settlements

No significant change.

Note 28 - Health Care Receivables

No significant change.

Note 29 - Participating Policies

No significant change.

Note 30 - Premium Deficiency Reserves

No significant change.

Note 31 - Reserves for Life Contracts and Annuity Contracts

No significant change.

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

No significant change.

Note 33 - Premiums and Annuity Considerations Deferred and Uncollected

No significant change.

NOTES TO FINANCIAL STATEMENTS

Note 34 - Separate Accounts

No significant change.

Note 35 - Loss/Claim Adjustment Expenses

No significant change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1 and 1A. Yes [X] No []
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? If yes, attach an explanation. Yes [] No [X] N/A []
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2011
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/03/2013
- 6.4 By what department or departments?
Ohio Department of Insurance
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with the Department? Yes [] No [] N/A [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If the response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator].

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

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

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

FINANCIAL

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

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]
- 11.2 If yes, give full and complete information relating thereto:

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$
13. Amount of real estate and mortgages held in short-term investments: \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]
- 14.2 If yes, please complete the following:

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

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []
- If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$
- 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$
- 16.3 Total payable for securities lending reported on the liability page: \$

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

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

1 Name of Custodian(s)	2 Custodian Address
Bank of New York Mellon	One Wall Street, 14th Floor, New York, NY 10286

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

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

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

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
106442	Prudential Private Placement Investors, LP	Three Gateway, 18th Floor, Newark, NJ 07102
108928	BlackRock Investment Management, LLC	40 East 52nd Street, New York, NY 10022

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Securities Valuation Office* been followed? Yes [X] No []

18.2 If no, list exceptions:

Family Heritage Life Insurance Company of America
GENERAL INTERROGATORIES (continued)

PART 2 - LIFE & HEALTH

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:		
1.1	Long-term mortgages in good standing	Amount
1.11	Farm mortgages.....	\$.....
1.12	Residential mortgages.....	\$.....
1.13	Commercial mortgages.....	\$.....
1.14	Total mortgages in good standing.....	\$.....0
1.2	Long-term mortgages in good standing with restructured terms	
1.21	Total mortgages in good standing with restructured terms.....	\$.....
1.3	Long-term mortgage loans upon which interest is overdue more than three months	
1.31	Farm mortgages.....	\$.....
1.32	Residential mortgages.....	\$.....
1.33	Commercial mortgages.....	\$.....
1.34	Total mortgages with interest overdue more than three months.....	\$.....0
1.4	Long-term mortgage loans in process of foreclosure	
1.41	Farm mortgages.....	\$.....
1.42	Residential mortgages.....	\$.....
1.43	Commercial mortgages.....	\$.....
1.44	Total mortgages in process of foreclosure.....	\$.....0
1.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$.....0
1.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter	
1.61	Farm mortgages.....	\$.....
1.62	Residential mortgages.....	\$.....
1.63	Commercial mortgages.....	\$.....
1.64	Total mortgages foreclosed and transferred to real estate.....	\$.....0
2.	Operating Percentages:	
2.1	A&H loss percent.....	.....63.3
2.2	A&H cost containment percent.....	.....
2.3	A&H expense percent excluding cost containment expenses.....	.....35.3
3.1	Do you act as a custodian for health savings accounts?.....	Yes [] No [X]
3.2	If yes, please provide the amount of custodial funds held as of the reporting date.....	\$.....
3.3	Do you act as an administrator for health savings accounts?.....	Yes [] No [X]
3.4	If yes, please provide the balance of the funds administered as of the reporting date.....	\$.....

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Reinsurer	8 Certified Reinsurer Rating (1 through 6)	9 Effective Date of Certified Reinsuer Rating
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NONE

Family Heritage Life Insurance Company of America

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

1	States, Etc.	Active Status	Direct Business Only						
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts	
			2 Life Insurance Premiums	3 Annuity Considerations					
1.	Alabama.....	AL	L	7,655		717,268		724,923	
2.	Alaska.....	AK	L	47		11,333		11,380	
3.	Arizona.....	AZ	L	10,052		1,000,545		1,010,597	
4.	Arkansas.....	AR	L	21,691		1,827,531		1,849,222	
5.	California.....	CA	L	6,107		942,338		948,445	
6.	Colorado.....	CO	L	4,704		1,639,589		1,644,293	
7.	Connecticut.....	CT	L	7		3,431		3,438	
8.	Delaware.....	DE	L	131		45,394		45,525	
9.	District of Columbia.....	DC	L			3,580		3,580	
10.	Florida.....	FL	L	9,491		827,446		836,937	
11.	Georgia.....	GA	L	13,579		2,046,161		2,059,740	
12.	Hawaii.....	HI	L			9,714		9,714	
13.	Idaho.....	ID	L	330		216,414		216,744	
14.	Illinois.....	IL	L	11,795		2,782,518		2,794,313	
15.	Indiana.....	IN	L	2,159		2,180,968		2,183,127	
16.	Iowa.....	IA	L	2,369		915,661		918,030	
17.	Kansas.....	KS	L	4,540		1,667,769		1,672,309	
18.	Kentucky.....	KY	L	12,319		1,554,064		1,566,383	
19.	Louisiana.....	LA	L	1,730		1,100,370		1,102,100	
20.	Maine.....	ME	L	93		71,940		72,033	
21.	Maryland.....	MD	L	345		277,406		277,751	
22.	Massachusetts.....	MA	L	299		9,774		10,073	
23.	Michigan.....	MI	L	542		242,017		242,559	
24.	Minnesota.....	MN	L	2,743		1,534,388		1,537,131	
25.	Mississippi.....	MS	L	1,216		196,963		198,179	
26.	Missouri.....	MO	L	9,209		1,406,737		1,415,946	
27.	Montana.....	MT	L	2,153		470,620		472,773	
28.	Nebraska.....	NE	L	3,996		1,894,907		1,898,903	
29.	Nevada.....	NV	L	4,024		329,812		333,836	
30.	New Hampshire.....	NH	L	2,937		157,602		160,539	
31.	New Jersey.....	NJ	L	911		6,851		7,762	
32.	New Mexico.....	NM	L	4,541		502,442		506,983	
33.	New York.....	NY	N					0	
34.	North Carolina.....	NC	L	23,604		1,799,064		1,822,668	
35.	North Dakota.....	ND	L	1,339		317,472		318,811	
36.	Ohio.....	OH	L	16,598		4,756,705		4,773,303	
37.	Oklahoma.....	OK	L	2,492		766,993		769,485	
38.	Oregon.....	OR	L	1,083		193,053		194,136	
39.	Pennsylvania.....	PA	L	2,888		682,244		685,132	
40.	Rhode Island.....	RI	L			16,057		16,057	
41.	South Carolina.....	SC	L	5,203		580,860		586,063	
42.	South Dakota.....	SD	L	2,043		1,299,394		1,301,437	
43.	Tennessee.....	TN	L	18,675		1,025,572		1,044,247	
44.	Texas.....	TX	L	268,180		11,458,688		11,726,868	
45.	Utah.....	UT	L			869,012		869,012	
46.	Vermont.....	VT	L	1,151		12,702		13,853	
47.	Virginia.....	VA	L	11,360		1,143,987		1,155,347	
48.	Washington.....	WA	L	18,052		684,252		702,304	
49.	West Virginia.....	WV	L	11,812		658,565		670,377	
50.	Wisconsin.....	WI	L	2,304		546,018		548,322	
51.	Wyoming.....	WY	L	2,549		669,088		671,637	
52.	American Samoa.....	AS	N					0	
53.	Guam.....	GU	N					0	
54.	Puerto Rico.....	PR	L			1,720		1,720	
55.	US Virgin Islands.....	VI	N					0	
56.	Northern Mariana Islands.....	MP	N					0	
57.	Canada.....	CAN	N					0	
58.	Aggregate Other Alien.....	OT	XXX	0	0	0	0	0	0
59.	Subtotal.....	(a)	51	531,048	0	54,074,999	0	54,606,047	0
90.	Reporting entity contributions for employee benefit plans.....	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX						0	
94.	Aggregate other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		531,048	0	54,074,999	0	54,606,047	0
96.	Plus Reinsurance Assumed.....	XXX		16,862,070				16,862,070	
97.	Totals (All Business).....	XXX		17,393,118	0	54,074,999	0	71,468,117	0
98.	Less Reinsurance Ceded.....	XXX		16,876,804		437,220		17,314,024	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX		516,314	0	53,637,779	0	54,154,093	0

DETAILS OF WRITE-INS

58001.	.....	XXX						0	
58002.	.....	XXX						0	
58003.	.....	XXX						0	
58998.	Summary of remaining write-ins for line 58 from overflow page.....	XXX		0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX		0	0	0	0	0	0
9401.	.....	XXX						0	
9402.	.....	XXX						0	
9403.	.....	XXX						0	
9498.	Summary of remaining write-ins for line 94 from overflow page.....	XXX		0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0	0	0	0

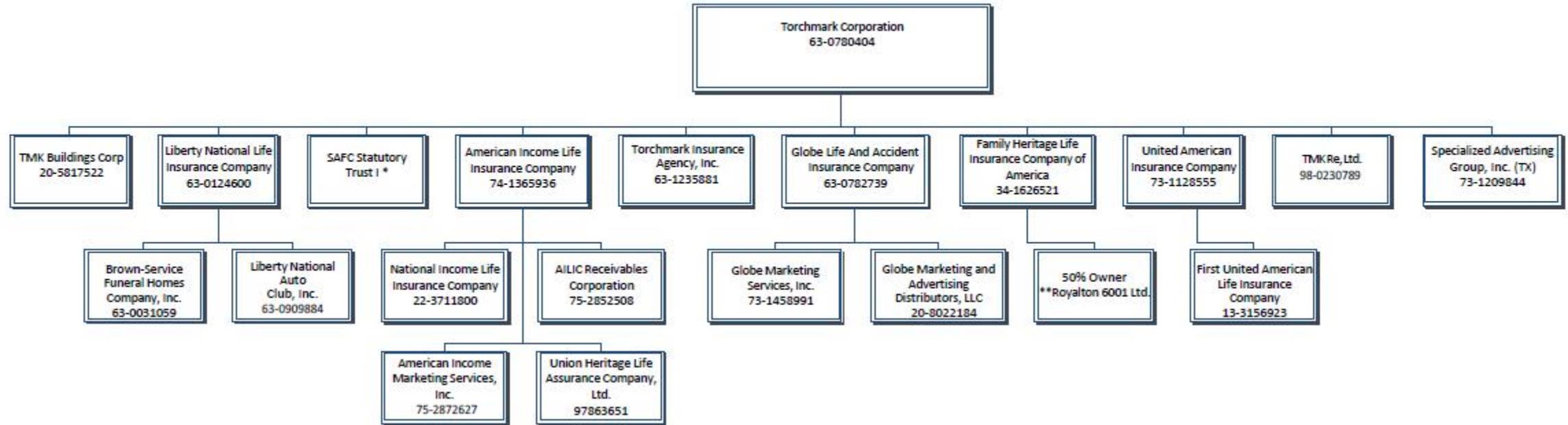
(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

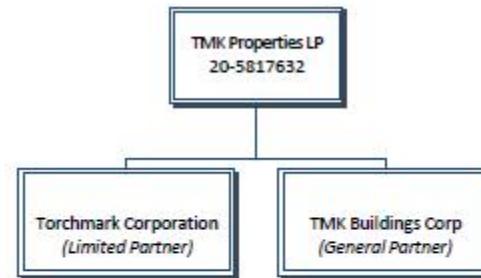
(a) Insert the number of L responses except for Canada and Other Alien.

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

PART 1 – ORGANIZATIONAL CHART



Company	State of Domicile
AILIC RECEIVABLES Corporation (ARC)	Indiana
American Income Life Insurance Company (AIL)	Indiana
American Income Marketing Services, Inc. (AIMS)	Texas
Brown-Service Funeral Homes Company, Inc. (Brown Service)	Alabama
Family Heritage Life Insurance Company of America	Ohio
First United American Life Insurance Company (First UA)	New York
Globe Life and Accident Insurance Company (Globe)	Nebraska
Globe Marketing Services, Inc. (Globe Marketing)	Oklahoma
Liberty National Auto Club, Inc. (Auto Club)	Alabama
Liberty National Life Insurance Company (LNL)	Nebraska
National Income Life Insurance Company (NILCO)	New York
Specialized Advertising Group, Inc.	Texas
TMK Buildings Corporation (TBC)	Texas
TMK Re, Ltd. (TMK Re)	Bermuda
Torchmark Corporation (TMK)	Delaware
Torchmark Insurance Agency, Inc. (TIA)	Alabama
Union Heritage Life Assurance Company Limited	Ireland
United American Life Insurance Company (UA)	Nebraska



*Special purpose business trust whose obligations were assumed by Torchmark in the acquisition of Family Heritage, common securities of which are owned by Torchmark and preferred securities publicly held.

**Limited liability company, in which Family Heritage has a 50% interest, which leases home office property to Family Heritage; remaining 50% interest held by an unaffiliated entity.

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)	*
Members														
	Torchmark Corporation.....		63-0780404..		0000320335	NYSE.....	Torchmark Corporation.....	DE.....	UDP.....					
			20-5817522..				TMK Buildings Corp.....	TX.....	NIA.....	Torchmark Corporation.....	Ownership.....	100.000	Torchmark Corporation.....	
			20-5817632..				TMK Properties LLP.....	TX.....	NIA.....	Torchmark Corporation.....	Ownership.....	99.000	Torchmark Corporation.....	
			98-0230789..				TMK RE Ltd.....	BMU.....	NIA.....	Torchmark Corporation.....	Ownership.....	100.000	Torchmark Corporation.....	
			63-1235881..				Torchmark Insurance Agency, Inc.....	AL.....	NIA.....	Torchmark Corporation.....	Ownership.....	100.000	Torchmark Corporation.....	
			73-1209844..				Specialized Marketing Group, Inc.....	TX.....	NIA.....	Torchmark Corporation.....	Ownership.....	100.000	Torchmark Corporation.....	
0290.....	Torchmark Corporation.....	77968..	34-1626521..				Family Heritage Life Insurance Company of America	OH.....	RE.....	Torchmark Corporation.....	Ownership.....	100.000	Torchmark Corporation.....	
							Royalton 6001Ltd. (Joint Venture).....	OH.....	DS.....	Family Heritage Life Insurance Company of America	Ownership.....	50.000	Torchmark Corporation.....	
0290.....	Torchmark Corporation.....	65331..	63-0124600..				Liberty National Life Insurance Company.....	NE.....	IA.....	Torchmark Corporation.....	Ownership.....	100.000	Torchmark Corporation.....	
			63-0031059..				Brown-Service Funeral Homes Company Inc.....	AL.....	NIA.....	Liberty National Life Insurance Company.....	Ownership.....	100.000	Torchmark Corporation.....	
			63-0909884..				Liberty National Auto Club, Inc.....	AL.....	NIA.....	Liberty National Life Insurance Company.....	Ownership.....	100.000	Torchmark Corporation.....	
0290.....	Torchmark Corporation.....	91472..	63-0782739..	1610611.....			Globe Life and Accident Insurance Company.....	NE.....	IA.....	Torchmark Corporation.....	Ownership.....	100.000	Torchmark Corporation.....	
			73-1458991..				Globe Marketing Services, Inc.....	OK.....	NIA.....	Globe Life and Accident Insurance Company.....	Ownership.....	100.000	Torchmark Corporation.....	
			20-8022184..				Globe Marketing and Advertising Distributors, LLC.....	DE.....	NIA.....	Globe Life and Accident Insurance Company.....	Ownership.....	100.000	Torchmark Corporation.....	
0290.....	Torchmark Corporation.....	60577..	74-1365936..	1102198.....			American Income Life Insurance Company.....	IN.....	IA.....	Torchmark Corporation.....	Ownership.....	100.000	Torchmark Corporation.....	
0290.....	Torchmark Corporation.....	10093..	22-3711800..				National Income Life Insurance Company.....	NY.....	IA.....	American Income Life Insurance Company.....	Ownership.....	100.000	Torchmark Corporation.....	
			75-2852508..				ALLIC Receivables Corporation.....	IN.....	NIA.....	American Income Life Insurance Company.....	Ownership.....	100.000	Torchmark Corporation.....	
			75-2872627..				American Income Marketing Services, Inc.....	TX.....	NIA.....	American Income Life Insurance Company.....	Ownership.....	100.000	Torchmark Corporation.....	
							Union Heritage Life Assurance Company Limited.....	IRL.....	IA.....	American Income Life Insurance Company.....	Ownership.....	100.000	Torchmark Corporation.....	
0290.....	Torchmark Corporation.....	92916..	73-1128555..				United American Insurance Company.....	NE.....	IA.....	Torchmark Corporation.....	Ownership.....	100.000	Torchmark Corporation.....	
0290.....	Torchmark Corporation.....	74101..	13-3156923..				First United American Life Insurance Company.....	NY.....	IA.....	United American Insurance Company.....	Ownership.....	100.000	Torchmark Corporation.....	

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO

Explanations:

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

Bar Code:



NONE

Statement as of March 31, 2015 of the **Family Heritage Life Insurance Company of America**
SCHEDULE A - VERIFICATION

Real Estate

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

SCHEDULE B - VERIFICATION

Mortgage Loans

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

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	7,851,524	781,956
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....		7,137,410
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease).....	24,000	109,678
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		125,000
8. Deduct amortization of premium and depreciation.....	9,794	52,520
9. Total foreign exchange change in book/adjusted carrying value.....		
10. Deduct current year's other than temporary impairment recognized.....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	7,865,730	7,851,524
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	7,865,730	7,851,524

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	689,604,804	615,251,173
2. Cost of bonds and stocks acquired.....	19,290,240	132,631,961
3. Accrual of discount.....	3,321,178	15,148,333
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....	9,246	(14,609)
6. Deduct consideration for bonds and stocks disposed of.....	3,265,000	73,043,057
7. Deduct amortization of premium.....	119,379	368,997
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	708,841,089	689,604,804
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	708,841,089	689,604,804

SCHEDULE D - PART 1B

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

	1	2	3	4	5	6	7	8
NAIC Designation	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a).....	505,115,942	1,106,520	765,786	398,291	505,854,967			505,115,942
2. NAIC 2 (a).....	181,709,051	18,183,720	2,490,148	(159,854)	197,242,769			181,709,051
3. NAIC 3 (a).....	2,785,637			2,407,228	5,192,865			2,785,637
4. NAIC 4 (a).....				556,134	556,134			
5. NAIC 5 (a).....								
6. NAIC 6 (a).....								
7. Total Bonds.....	689,610,630	19,290,240	3,255,934	3,201,799	708,846,735	0	0	689,610,630
PREFERRED STOCK								
8. NAIC 1.....								
9. NAIC 2.....								
10. NAIC 3.....								
11. NAIC 4.....								
12. NAIC 5.....								
13. NAIC 6.....								
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock.....	689,610,630	19,290,240	3,255,934	3,201,799	708,846,735	0	0	689,610,630

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

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999.....	5,646	XXX	5,646	2	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	5,826	48,298
2. Cost of short-term investments acquired.....		
3. Accrual of discount.....		
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....	180	42,472
7. Deduct amortization of premium.....		
8. Total foreign exchange change in book/adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	5,646	5,826
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	5,646	5,826

**Sch. DB-Pt A-Verification
NONE**

**Sch. DB-Pt B-Verification
NONE**

**Sch. DB-Pt C-Sn 1
NONE**

**Sch. DB-Pt C-Sn 2
NONE**

**Sch. DB-Verification
NONE**

SCHEDULE E- VERIFICATION

Cash Equivalents

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	6,443,902	7,986,482
2. Cost of cash equivalents acquired.....	3,782,688	
3. Accrual of discount.....		
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....		1,542,580
7. Deduct amortization of premium.....		
8. Total foreign exchange change in book/ adjusted carrying value.....		
9. Deduct current year's other than temporary impairment recognized.....		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	10,226,590	6,443,902
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	10,226,590	6,443,902

Sch. A-Pt 2
NONE

Sch. A-Pt 3
NONE

Sch. B-Pt 2
NONE

Sch. B-Pt 3
NONE

Sch. BA-Pt 2
NONE

Sch. BA-Pt 3
NONE

SCHEDULE D - PART 3

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

1 Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
Bonds - Industrial and Miscellaneous									
12189L AG 6	BURLINGTN NORTH SANTE FE SR UNSCD.....		03/06/2015	BANK OF AMERICA MERRILL LYNCH.....		1,106,520	1,000,000	24,200	1FE.....
25179M AN 3	DEVON ENERGY CORPORATION SR UNSCD.....		01/20/2015	SUNTRUST.....		3,168,540	3,000,000	26,917	2FE.....
26860# AA 8	EIF PIO PICO LLC SR SCD -P.....		02/11/2015	BLACKROCK.....		3,000,000	3,000,000		2FE.....
50540R AS 1	LABORATORY CORP OF AMERICA SR UNSCD.....		01/22/2015	CREDIT SUISSE.....		3,068,250	3,000,000		2FE.....
832696 AN 8	JM SMUCKER CO SR UNSCD 144A.....		03/12/2015	BANK OF AMERICA MERRILL LYNCH.....		2,949,300	3,000,000		2FE.....
920355 AJ 3	VALSPAR CORP SR UNSCD.....		01/15/2015	WELLS FARGO BANK.....		3,013,320	3,000,000		2FE.....
00507U AU 5	ACTAVIS FUNDING SCS SR UNSCD.....	F	03/03/2015	JP MORGAN.....		2,984,310	3,000,000		2FE.....
3899999	Total Bonds - Industrial and Miscellaneous.....					19,290,240	19,000,000	51,117	XXX
8399997	Total Bonds - Part 3.....					19,290,240	19,000,000	51,117	XXX
8399999	Total Bonds.....					19,290,240	19,000,000	51,117	XXX
9999999	Total Bonds, Preferred and Common Stocks.....					19,290,240	XXX	51,117	XXX

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

QE04

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																					
774829 HD 0	ROCKY RIVER OHIO (TAXABLE)		01/30/2015	CALL at 100,000		250,000	250,000	250,250	250,190		(2)		(2)		250,188		(188)	(188)	2,287	12/01/2030	1FE
960470 JC 7	WESTLAKE OHIO (TAXABLE)		01/30/2015	CALL at 100,000		500,000	500,000	500,500	500,423		(5)		(5)		500,418		(418)	(418)	4,612	12/01/2030	1FE
2499999. Total Bonds - U.S. Political Subdivisions of States, Territories and Possessions						750,000	750,000	750,750	750,613	0	(7)	0	(7)	0	750,606	0	(606)	(606)	6,899	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment																					
49130T PQ 3	KENTUCKY HOUSING CORPORATION (TAXABLE)		03/20/2015	CALL at 100,000		15,000	15,000	15,000	15,000				0		15,000			0	461	01/01/2028	1FE
3199999. Total Bonds - U.S. Special Revenue and Special Assessment						15,000	15,000	15,000	15,000	0	0	0	0	0	15,000	0	0	0	461	XXX	XXX
Bonds - Hybrid Securities																					
69340Y 20 8	PLC CAP TR V - REDEEM		03/25/2015	CALL at 25,000		2,500,000	100,000	2,489,995	2,490,083		.65		.65		2,490,148		9,852	9,852	74,436	01/27/2034	2FE
4899999. Total Bonds - Hybrid Securities						2,500,000	100,000	2,489,995	2,490,083	0	.65	0	.65	0	2,490,148	0	9,852	9,852	74,436	XXX	XXX
8399997. Total Bonds - Part 4						3,265,000	865,000	3,255,745	3,255,696	0	.58	0	.58	0	3,255,754	0	9,246	9,246	81,796	XXX	XXX
8399999. Total Bonds						3,265,000	865,000	3,255,745	3,255,696	0	.58	0	.58	0	3,255,754	0	9,246	9,246	81,796	XXX	XXX
9999999. Total Bonds, Preferred and Common Stocks						3,265,000	XXX	3,255,745	3,255,696	0	.58	0	.58	0	3,255,754	0	9,246	9,246	81,796	XXX	XXX

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

QE05

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

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

**Sch. DB-Pt D-Sn 1
NONE**

**Sch. DB-Pt D-Sn 2
NONE**

**Sch. DL-Pt. 1
NONE**

**Sch. DL-Pt. 2
NONE**

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Open Depositories								
PNC - Checking.....	Cleveland, OH.....				87,668	272,913	463,726	XXX
American Founders Bank - Checking.....	Frankfort, KY.....				120,012	124,857	129,503	XXX
Wells Fargo Bank, N.A. - DDA & Cont. Disb.....	Cleveland, OH.....				(2,828,934)	(4,505,674)	(3,801,723)	XXX
Bank of New York Mellon.....	New York, NY.....		.8		105,669	958,814	2,676,764	XXX
0199999. Total Open Depositories.....	XXX	XXX	.8	0	(2,515,585)	(3,149,090)	(531,730)	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	.8	0	(2,515,585)	(3,149,090)	(531,730)	XXX
0499999. Cash in Company's Office.....	XXX	XXX	XXX	XXX	3,400	3,400	3,400	XXX
0599999. Total Cash.....	XXX	XXX	.8	0	(2,512,185)	(3,145,690)	(528,330)	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
Sweep Accounts							
Wells Fargo - Stagecoach Sweep Preferred.....		.....03/24/2015	.....0.080	.....03/25/2015	.....10,226,590	.....295	.....1,807
8499999. Total - Sweep Accounts.....					.....10,226,590	.....295	.....1,807
8699999. Total - Cash Equivalents.....					.....10,226,590	.....295	.....1,807