



QUARTERLY STATEMENT

As of June 30, 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 (Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 6001 East Royalton Road, Suite 200..... Cleveland ..... OH ..... US ..... 44147-3529 440-922-5200 (Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P. O. Box 470608..... Cleveland ..... OH ..... US ..... 44147-3529 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 6001 East Royalton Road, Suite 200..... Cleveland ..... OH ..... US ..... 44147-3529 440-922-5200 (Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address www.FamilyHeritageLife.com

Statutory Statement Contact John A. Wise 440-922-5200 (Name) (Area Code) (Telephone Number) (Extension)

acctdept@familyheritagelife.com 440-922-5120 (E-Mail Address) (Fax Number)

OFFICERS

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

OTHER

David Cochrane	Senior Vice President	Tony M. Martella #	Senior Vice President
Edward J. Rocheck	Senior Vice President/Secretary	Jeffrey S. Morris	Senior Vice President
David K. Carlson	Vice President	Jeremy King #	Vice President
W. Michael Pressley	Vice President	Ronald L. Sarosy	Vice President
Joel P. Scarborough	Vice President	Eric W. Shanaberger	Vice President
Daniel T. Shelton	Vice President	Travis W. Korth	Assistant Vice President
Bret D. Mottl	Assistant Vice President	Tod K. Richardson #	Assistant Vice President
John A. Wise	Assistant Vice President	Maria Burnett #	Assistant Secretary
Carol A. McCoy	Assistant Secretary	Barbara S. Emig	Appointed Actuary

DIRECTORS OR TRUSTEES

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

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

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

(Signature)	(Signature)	(Signature)
Kenneth J. Matson	Ronald L. Sarosy	Maria Burnett
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Treasurer/Chief Financial Officer	Assistant Secretary
(Title)	(Title)	(Title)

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
	1	2	3	
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1. Bonds.....	729,599,113		729,599,113	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 (\$.....(615,417)), cash equivalents (\$.....760,230) and short-term investments (\$.....4,277).....	149,090		149,090	98,179
6. Contract loans (including \$.....0 premium notes).....	21,929		21,929	12,086
7. Derivatives.....			.0	
8. Other invested assets.....	12,745,084		12,745,084	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).....	742,515,216	.0	742,515,216	697,566,593
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	5,125,655		5,125,655	4,698,640
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	4,292,943		4,292,943	3,857,686
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	14,718,029		14,718,029	4,444,571
15.3 Accrued retrospective premiums.....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	967,511		967,511	702,859
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....	51,713,114		51,713,114	45,770,945
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	1,761,312		1,761,312	510,662
18.2 Net deferred tax asset.....	62,906,000	43,313,000	19,593,000	17,452,000
19. Guaranty funds receivable or on deposit.....	211,652		211,652	86,835
20. Electronic data processing equipment and software.....	289,108	140,793	148,315	144,498
21. Furniture and equipment, including health care delivery assets (\$.....0).....	32,980	32,980	.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.....	13,616,038	13,616,038	.0	.0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	898,149,558	57,102,811	841,046,747	775,235,289
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. Total (Lines 26 and 27).....	898,149,558	57,102,811	841,046,747	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.....	13,067,551	13,067,551	.0	
2502. Prepaid Expenses.....	507,990	507,990	.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).....	13,616,038	13,616,038	.0	.0

Family Heritage Life Insurance Company of America

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....20,303,951 less \$.....0 included in Line 6.3 (including \$.....17,231,885 Modco Reserve).....	.....20,303,951	.....7,191,809
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	.....671,324,480	.....625,782,538
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life.....	.....1,603,511	.....1,127,859
4.2 Accident and health.....	.....15,918,338	.....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.....	.....25,287	.....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 \$.....7,145 assumed and \$.....20,883,428 ceded.....	.....20,890,573	.....17,357,477
9.4 Interest Maintenance Reserve.....	.....3,602,492	.....3,826,065
10. Commissions to agents due or accrued - life and annuity contracts \$.....26,400, accident and health \$.....808,400 and deposit-type contract funds \$.....0.....	.....834,800	.....815,900
11. Commissions and expense allowances payable on reinsurance assumed.....	.....29,091,447	.....28,201,160
12. General expenses due or accrued.....	.....4,125,357	.....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.....	.....664,570	.....1,040,282
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	.....3	
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	.....476,009	.....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.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve.....	.....2,684,165	.....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.....	.....563,527	.....589,168
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	.....772,108,510	.....707,828,523
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	.....772,108,510	.....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).....	.....33,735,237	.....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).....	.....66,381,287	.....64,849,816
38. Totals of Lines 29, 30 and 37.....	.....68,938,237	.....67,406,766
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	.....841,046,747	.....775,235,289

DETAILS OF WRITE-INS

2501. Unclaimed Property.....	.....563,527	.....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).....	.....563,527	.....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.....	131,103,597	123,139,010	237,029,155
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	16,094,314	14,112,255	29,174,877
4. Amortization of Interest Maintenance Reserve (IMR).....	604,259	660,438	1,316,924
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	56,365,618	23,170,799	66,560,186
7. Reserve adjustments on reinsurance ceded.....	2,090,748	(698,729)	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).....	206,258,536	160,393,731	334,626,073
10. Death benefits.....	236,466	129,897	391,859
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....			
13. Disability benefits and benefits under accident and health contracts.....	26,015,580	24,398,083	49,874,848
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	14,457	11,904	43,439
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	13	1	3
18. Payments on supplementary contracts with life contingencies.....			
19. Increase in aggregate reserves for life and accident and health contracts.....	58,654,084	43,072,335	87,538,790
20. Totals (Lines 10 to 19).....	84,920,600	67,612,220	137,848,939
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	25,486,813	23,306,609	48,199,766
22. Commissions and expense allowances on reinsurance assumed.....	55,716,863	22,795,019	65,656,965
23. General insurance expenses.....	11,841,829	11,669,763	23,361,981
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	2,625,109	2,387,484	4,830,829
25. Increase in loading on deferred and uncollected premiums.....	10,725,769	18,558,742	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).....	191,316,983	146,329,837	305,386,203
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	14,941,553	14,063,894	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).....	14,941,553	14,063,894	29,239,870
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	6,451,916	5,864,203	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).....	8,489,637	8,199,691	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 \$.....57,469 transferred to the IMR).....	(44,903)	9,230	75,694
35. Net income (Line 33 plus Line 34).....	8,444,734	8,208,921	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).....	8,444,734	8,208,921	18,057,578
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....2,000.....	1,872	(5,322)	(9,322)
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	1,569,000	1,916,000	2,374,000
41. Change in nonadmitted assets.....	(419,010)	(3,056,931)	(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.....	(308,125)	(190,540)	(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.....	(7,757,000)	(6,658,000)	(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).....	1,531,471	214,128	502,064
55. Capital and surplus as of statement date (Lines 36 + 54).....	68,938,237	67,118,831	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.....	109,666,227	101,551,792	207,002,862
2. Net investment income.....	9,231,147	6,148,168	12,873,619
3. Miscellaneous income.....	56,058,410	7,103,294	38,585,271
4. Total (Lines 1 through 3).....	174,955,784	114,803,254	258,461,752
5. Benefit and loss related payments.....	25,298,200	23,975,248	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.....	95,051,443	45,204,301	113,649,842
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$ .....0 tax on capital gains (losses).....	7,690,000	7,700,000	11,710,000
10. Total (Lines 5 through 9).....	128,039,643	76,879,549	175,443,563
11. Net cash from operations (Line 4 minus Line 10).....	46,916,141	37,923,705	83,018,189
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	7,782,025	4,201,456	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).....	7,782,025	4,201,456	73,043,057
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	41,009,462	32,485,370	132,631,961
13.2 Stocks.....			
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....	4,909,200	3,033,210	7,137,410
13.6 Miscellaneous applications.....			
13.7 Total investments acquired (Lines 13.1 to 13.6).....	45,918,662	35,518,580	139,769,371
14. Net increase or (decrease) in contract loans and premium notes.....	9,843	4,064	8,732
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(38,146,480)	(31,321,188)	(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.....	7,757,000	6,658,000	16,958,000
16.6 Other cash provided (applied).....	(961,750)	(2,343,153)	(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).....	(8,718,750)	(9,001,153)	(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).....	50,911	(2,398,636)	(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).....	149,090	2,050,834	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.....	1,423,019	1,093,728	2,094,315
3. Ordinary individual annuities.....			
4. Credit life (group and individual).....			
5. Group life insurance.....			
6. Group annuities.....			
7. A&H - group.....	4,009,201	2,989,008	6,445,946
8. A&H - credit (group and individual).....			
9. A&H - other.....	105,528,776	98,516,605	200,619,461
10. Aggregate of all other lines of business.....	0	0	0
11. Subtotal.....	110,960,996	102,599,341	209,159,722
12. Deposit-type contracts.....			
13. Total.....	110,960,996	102,599,341	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
<b>NET INCOME</b>			
(1) Family Heritage Life Insurance Company of America state basis (Page 4, Line 35, Columns 1 & 2)	OH	8,444,734	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	8,444,734	18,057,578
<b>SURPLUS</b>			
(5) Family Heritage Life Insurance Company of America state basis (Page 3, line 38, Columns 1 & 2)	OH	68,938,237	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	68,938,237	67,406,766

C. 6. - Not Applicable

**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**

Not applicable.

**Note 6 - Joint Ventures, Partnerships and Limited Liability Companies**

No significant change.

**Note 7 - Investment Income**

No significant change.

**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**

The Company borrowed \$1,000,000 from its ultimate parent, Torchmark Corporation, on May 13, 2015 at an interest rate of 3.25%. The borrowings were repaid in full on May 18, 2015. Total interest paid was \$451.

The Company borrowed \$4,000,000 from its ultimate parent, Torchmark Corporation, on June 12, 2015 at an interest rate of 3.25%. The borrowings were repaid in full on June 23, 2015. Total interest paid was \$3,972.

**Note 11 - Debt**

Not applicable.

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

**NOTES TO FINANCIAL STATEMENTS**

**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
\$5,200,000 ordinary dividend	05/22/2015	06/05/2015

**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	754,838,707	729,599,113		726,122,142	28,716,565	
Other invested asset - Guaranteed LIHTC	106,819	106,819			106,819	
Other invested asset - Surplus Notes	11,393,854	12,045,072		11,393,854		
Contract loans	21,929	21,929				21,929
Cash, cash equivalents, and short-term investments	149,090	149,090	149,090			

D. Not Practicable to Estimate Fair Value

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Contract loans	21,929	Various	-	Quoted market price not available

**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**



**NOTES TO FINANCIAL STATEMENTS**

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	4,500
	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

- (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		(12,474)	(12,474)					H		
	7.	Subtotal ACA Transitional Reinsurance Program		(12,474)	(12,474)							
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		(12,474)	(12,474)								

NOTES TO FINANCIAL STATEMENTS

**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.

**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 [ ☒ ]
- 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 [ ☒ ]
- 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 [ ☒ ]    No [ ☐ ]
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes [ ☐ ]    No [ ☒ ]
- 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 [ ☒ ]
- 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	2	3
Name of Entity	NAIC Company Code	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 [ ☒ ]    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 [ ☒ ]
- 6.6

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

Yes [ ☐ ]    No [ ☐ ]    N/A [ ☒ ]
- 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 [ ☒ ]
- 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 [ ☒ ]
- 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 [ ☒ ]
- 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	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 [ ☒ ]    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 [ ☒ ]
- 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 ☒
- 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 ☒
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$

0

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 ☒
- 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:

\$

0
13. Amount of real estate and mortgages held in short-term investments:

\$

0

- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes ☐ No ☒

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	\$ 0	\$ 0
14.22 Preferred Stock	0	0
14.23 Common Stock	0	0
14.24 Short-Term Investments	0	0
14.25 Mortgage Loans on Real Estate	0	0
14.26 All Other	0	0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 0	\$ 0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ 0	\$ 0

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

Yes ☐ No ☒
- 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:

\$

0
- 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$

0
- 16.3 Total payable for securities lending reported on the liability page:

\$

0

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*?

Yes ☒ No ☐

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?

Yes ☐ No ☒

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 Investor, 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 ☒ 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

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.....

2.2 A&H cost containment percent.....

2.3 A&H expense percent excluding cost containment expenses.....

.....65.7

.....

.....35.9

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	2	3	4	5	6	7	8	9
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurance Ceded	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsuer Rating

NONE

Family Heritage Life Insurance Company of America

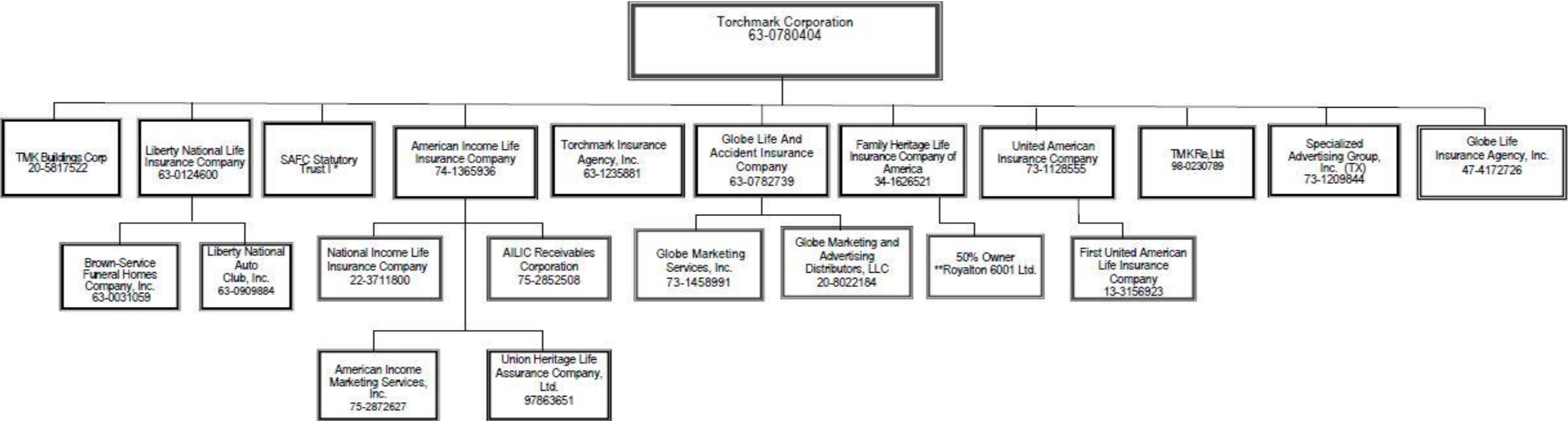
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

States, Etc.		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
		Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama.....	AL.....L.....	18,659		1,461,005		1,479,664	
2.	Alaska.....	AK.....L.....	94		22,372		22,466	
3.	Arizona.....	AZ.....L.....	20,011		2,006,400		2,026,411	
4.	Arkansas.....	AR.....L.....	46,786		3,658,217		3,705,003	
5.	California.....	CA.....L.....	15,508		1,969,308		1,984,816	
6.	Colorado.....	CO.....L.....	9,118		3,286,647		3,295,765	
7.	Connecticut.....	CT.....L.....	21		6,861		6,882	
8.	Delaware.....	DE.....L.....	482		97,903		98,385	
9.	District of Columbia.....	DC.....L.....			7,208		7,208	
10.	Florida.....	FL.....L.....	19,545		1,667,499		1,687,044	
11.	Georgia.....	GA.....L.....	29,458		4,146,384		4,175,842	
12.	Hawaii.....	HI.....L.....			19,793		19,793	
13.	Idaho.....	ID.....L.....	660		436,023		436,683	
14.	Illinois.....	IL.....L.....	25,030		5,550,253		5,575,283	
15.	Indiana.....	IN.....L.....	5,544		4,320,798		4,326,342	
16.	Iowa.....	IA.....L.....	5,436		1,893,454		1,898,890	
17.	Kansas.....	KS.....L.....	10,058		3,393,455		3,403,513	
18.	Kentucky.....	KY.....L.....	25,757		3,140,467		3,166,224	
19.	Louisiana.....	LA.....L.....	3,893		2,219,201		2,223,094	
20.	Maine.....	ME.....L.....	372		140,335		140,707	
21.	Maryland.....	MD.....L.....	1,350		559,547		560,897	
22.	Massachusetts.....	MA.....L.....	611		17,476		18,087	
23.	Michigan.....	MI.....L.....	1,084		511,783		512,867	
24.	Minnesota.....	MN.....L.....	5,592		3,107,691		3,113,283	
25.	Mississippi.....	MS.....L.....	2,105		399,257		401,362	
26.	Missouri.....	MO.....L.....	21,082		2,920,008		2,941,090	
27.	Montana.....	MT.....L.....	4,305		932,102		936,407	
28.	Nebraska.....	NE.....L.....	7,991		3,781,655		3,789,646	
29.	Nevada.....	NV.....L.....	7,702		663,428		671,130	
30.	New Hampshire.....	NH.....L.....	5,724		325,204		330,928	
31.	New Jersey.....	NJ.....L.....	1,936		14,069		16,005	
32.	New Mexico.....	NM.....L.....	9,042		975,580		984,622	
33.	New York.....	NY.....N.....					0	
34.	North Carolina.....	NC.....L.....	50,112		3,629,596		3,679,708	
35.	North Dakota.....	ND.....L.....	2,433		617,144		619,577	
36.	Ohio.....	OH.....L.....	33,653		9,621,310		9,654,963	
37.	Oklahoma.....	OK.....L.....	6,342		1,597,450		1,603,792	
38.	Oregon.....	OR.....L.....	2,167		392,470		394,637	
39.	Pennsylvania.....	PA.....L.....	6,636		1,403,933		1,410,569	
40.	Rhode Island.....	RI.....L.....			34,899		34,899	
41.	South Carolina.....	SC.....L.....	11,247		1,171,850		1,183,097	
42.	South Dakota.....	SD.....L.....	3,970		2,661,474		2,665,444	
43.	Tennessee.....	TN.....L.....	37,958		2,043,755		2,081,713	
44.	Texas.....	TX.....L.....	564,253		23,293,301		23,857,554	
45.	Utah.....	UT.....L.....			1,770,109		1,770,109	
46.	Vermont.....	VT.....L.....	2,302		24,160		26,462	
47.	Virginia.....	VA.....L.....	27,888		2,329,303		2,357,191	
48.	Washington.....	WA.....L.....	37,068		1,383,937		1,421,005	
49.	West Virginia.....	WV.....L.....	25,852		1,358,411		1,384,263	
50.	Wisconsin.....	WI.....L.....	4,990		1,156,613		1,161,603	
51.	Wyoming.....	WY.....L.....	5,408		1,334,297		1,339,705	
52.	American Samoa.....	AS.....N.....					0	
53.	Guam.....	GU.....N.....					0	
54.	Puerto Rico.....	PR.....L.....			3,222		3,222	
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.....	1,127,235	0	109,478,617	0	110,605,852	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.....	1,127,235	0	109,478,617	0	110,605,852	0
96.	Plus Reinsurance Assumed.....	XXX.....	37,667,730				37,667,730	
97.	Totals (All Business).....	XXX.....	38,794,965	0	109,478,617	0	148,273,582	0
98.	Less Reinsurance Ceded.....	XXX.....	37,721,415		901,713		38,623,128	
99.	Totals (All Business) less Reinsurance Ceded.....	XXX.....	1,073,550	0	108,576,904	0	109,650,454	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 Insurance Agency, Inc.	Texas
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 (NILIC)	New York
Specialized Advertising Group, Inc.	Texas
TMK Buildings Corporation (TRC)	Texas
TMK Re, Ltd. (TMK Re)	Bermuda
Torchmark Corporation (TMC)	Delaware
Torchmark Insurance Agency, Inc. (TIA)	Alabama
Union Heritage Life Assurance Company Limited	Ireland
United American Life Insurance Company (UAL)	Nebraska



<sup>\*</sup>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. <sup>\*\*</sup>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)	*
<b>Members</b>														
.....	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.....	.....
.....	.....	.....	47-4172726..	.....	.....	.....	Globe Life Insurance Agency, 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..	.....	.....	.....	AILIC 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.....	.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

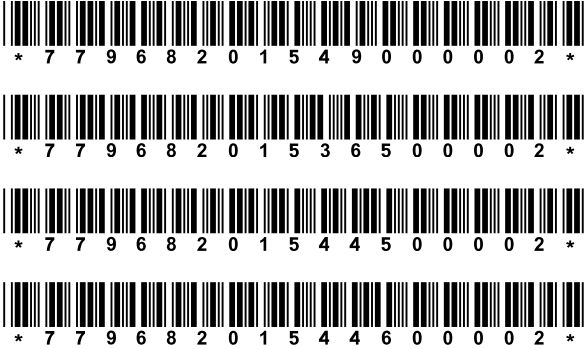
The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing 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:



**Family Heritage Life Insurance Company of America**  
**Overflow Page for Write-Ins**

**NONE**

Family Heritage Life Insurance Company of America  
SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	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	2
	Year to Date	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	2
	Year to Date	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.....	4,909,200	7,137,410
2.2 Additional investment made after acquisition.....		
3. Capitalized deferred interest and other.....		
4. Accrual of discount.....	102	
5. Unrealized valuation increase (decrease).....	3,872	109,678
6. Total gain (loss) on disposals.....		
7. Deduct amounts received on disposals.....		125,000
8. Deduct amortization of premium and depreciation.....	19,614	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).....	12,745,084	7,851,524
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....	12,745,084	7,851,524

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	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.....	41,009,462	132,631,961
3. Accrual of discount.....	6,685,453	15,148,333
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....	323,217	(14,609)
6. Deduct consideration for bonds and stocks disposed of.....	7,782,025	73,043,057
7. Deduct amortization of premium.....	241,798	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).....	729,599,113	689,604,804
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	729,599,113	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).....	.....505,854,967	.....15,633,722	.....1,985,943	.....274,227	.....505,854,967	.....519,776,973		.....505,115,942
2. NAIC 2 (a).....	.....197,242,769	.....6,085,500		.....2,971,748	.....197,242,769	.....206,300,017		.....181,709,051
3. NAIC 3 (a).....	.....5,192,865		.....2,218,480	.....(3,565)	.....5,192,865	.....2,970,820		.....2,785,637
4. NAIC 4 (a).....	.....556,134			.....(556,134)	.....556,134			
5. NAIC 5 (a).....				.....555,580		.....555,580		
6. NAIC 6 (a).....								
7. Total Bonds.....	.....708,846,735	.....21,719,222	.....4,204,423	.....3,241,856	.....708,846,735	.....729,603,390	.....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.....	.....708,846,735	.....21,719,222	.....4,204,423	.....3,241,856	.....708,846,735	.....729,603,390	.....0	.....689,610,630

(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.....	.....4,277	.....XXX.....	.....4,277	.....3	.....

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.....	.....1,549	.....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).....	.....4,277	.....5,826
11. Deduct total nonadmitted amounts.....	.....	.....
12. Statement value at end of current period (Line 10 minus Line 11).....	.....4,277	.....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. Accrual of discount.....		
4. Unrealized valuation increase (decrease).....		
5. Total gain (loss) on disposals.....		
6. Deduct consideration received on disposals.....	5,683,672	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).....	760,230	6,443,902
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....	760,230	6,443,902



Sch. A-Pt 2  
NONE

Sch. A-Pt 3  
NONE

Sch. B-Pt 2  
NONE

Sch. B-Pt 3  
NONE



SCHEDULE D - PART 3

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

1	2			3	4	5		6	7	8	9	10
Identification	Description			Foreign	Date Acquired	Name of Vendor		Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - U.S. Political Subdivisions of States, Territories and Possessions												
483206	4C	9	KALAMAZOO MI TXB GO.....		04/16/2015	RAMIREZ&CO.....			2,907,597	2,870,000	33,135	1FE.....
2499999. Total Bonds - U.S. Political Subdivisions of States, Territories and Possessions.....									2,907,597	2,870,000	33,135	XXX
Bonds - U.S. Special Revenue and Special Assessment												
68608W	AB	8	OREGON STATE UNIVERSITY REV TXB.....		04/23/2015	RAMIREZ&CO.....			5,030,200	5,000,000		1FE.....
3199999. Total Bonds - U.S. Special Revenue and Special Assessment.....									5,030,200	5,000,000	0	XXX
Bonds - Industrial and Miscellaneous												
172062	AE	1	CINCINNATI FINL GROUP SR UNSCD.....		04/23/2015	FTN.....			2,733,025	2,235,000	67,306	1FE.....
432748	AB	7	HILLTOP HOLDINGS INC SR UNSCD.....		04/06/2015	SANDLER O'NEILL.....			3,000,000	3,000,000		2FE.....
94106L	BC	2	WASTE MANAGEMENT INC SR UNSCD.....		05/11/2015	VARIOUS.....			3,085,500	3,200,000	28,062	2FE.....
82620K	AF	0	SIEMENS FINANCIERINGSMAATS SR UNSCD 144A.....	F.....	05/18/2015	BARCLAYS CAPITAL.....			4,962,900	5,000,000		1FE.....
3899999. Total Bonds - Industrial and Miscellaneous.....									13,781,425	13,435,000	95,368	XXX
8399997. Total Bonds - Part 3.....									21,719,222	21,305,000	128,503	XXX
8399999. Total Bonds.....									21,719,222	21,305,000	128,503	XXX
9999999. Total Bonds, Preferred and Common Stocks.....									21,719,222	XXX	128,503	XXX

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

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			For eig n	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 Desig- nation or Market Indicator (a)	
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																								
537292	HS	6	LITTLE MIAMI OHIO.....	.....	05/21/2015	UBS FINANCIAL SERVICES.....	.....	.....407,190	.....500,000	.....243,770	.....345,333	.....	.....6,610	.....	.....6,610	.....	.....351,943	.....	.....55,247	.....55,247	.....	12/01/2022	1FE.....	
537292	HT	4	LITTLE MIAMI OHIO.....	.....	05/21/2015	UBS FINANCIAL SERVICES.....	.....	.....391,035	.....500,000	.....231,520	.....328,698	.....	.....6,331	.....	.....6,331	.....	.....335,029	.....	.....56,006	.....56,006	.....	12/01/2023	1FE.....	
537292	HU	1	LITTLE MIAMI OHIO.....	.....	05/21/2015	UBS FINANCIAL SERVICES.....	.....	.....1,500,320	.....2,000,000	.....924,400	.....1,273,884	.....	.....23,718	.....	.....23,718	.....	.....1,297,602	.....	.....202,718	.....202,718	.....	12/01/2024	1FE.....	
2499999. Total Bonds - U.S. Political Subdivisions of States, Territories and Possessions.....								.....	.....2,298,545	.....3,000,000	.....1,399,690	.....1,947,915	.....0	.....36,659	.....0	.....36,659	.....0	.....1,984,574	.....0	.....313,971	.....313,971	.....0	XXX	XXX
Bonds - Hybrid Securities																								
40427Q	AA	1	HSBC AMER CAP I TR PFD 144A JR SUB.....	.....	06/26/2015	CALL at 100.840.....	.....	.....2,218,480	.....2,200,000	.....2,237,246	.....2,228,948	.....	.....(10,468)	.....	.....(10,468)	.....	.....2,218,480	.....	.....	.....0	.....113,177	05/15/2027	3AM.....	
4899999. Total Bonds - Hybrid Securities.....								.....	.....2,218,480	.....2,200,000	.....2,237,246	.....2,228,948	.....0	.....(10,468)	.....0	.....(10,468)	.....0	.....2,218,480	.....0	.....0	.....0	.....113,177	XXX	XXX
8399997. Total Bonds - Part 4.....								.....	.....4,517,025	.....5,200,000	.....3,636,936	.....4,176,863	.....0	.....26,191	.....0	.....26,191	.....0	.....4,203,054	.....0	.....313,971	.....313,971	.....113,177	XXX	XXX
8399999. Total Bonds.....								.....	.....4,517,025	.....5,200,000	.....3,636,936	.....4,176,863	.....0	.....26,191	.....0	.....26,191	.....0	.....4,203,054	.....0	.....313,971	.....313,971	.....113,177	XXX	XXX
9999999. Total Bonds, Preferred and Common Stocks.....								.....	.....4,517,025	.....XXX	.....3,636,936	.....4,176,863	.....0	.....26,191	.....0	.....26,191	.....0	.....4,203,054	.....0	.....313,971	.....313,971	.....113,177	XXX	XXX

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

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	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
PNC - Checking..... Cleveland, OH.....					.....764,066	.....106,588	.....304,052	XXX
American Founders Bank - Checking..... Frankfort, KY.....					.....152,799	.....146,936	.....165,176	XXX
Wells Fargo Bank, N.A. - DDA & Cont. Disb..... Cleveland, OH.....					.....(6,059,658)	.....(5,323,432)	.....(3,467,506)	XXX
Bank of New York Mellon..... New York, NY.....			.....12		.....304,364	.....(251,485)	.....2,379,461	XXX
0199999. Total Open Depositories.....	XXX	XXX	.....12	.....0	.....(4,838,429)	.....(5,321,393)	.....(618,817)	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	.....12	.....0	.....(4,838,429)	.....(5,321,393)	.....(618,817)	XXX
0499999. Cash in Company's Office.....	XXX	XXX	XXX	XXX	.....3,400	.....3,400	.....3,400	XXX
0599999. Total Cash.....	XXX	XXX	.....12	.....0	.....(4,835,029)	.....(5,317,993)	.....(615,417)	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
Sweep Accounts							
Wells Fargo - Stagecoach Sweep Preferred.....		.....06/24/2015	.....0.080	.....06/25/2015	.....760,230	.....300	.....3,066
8499999. Total - Sweep Accounts.....					.....760,230	.....300	.....3,066
8699999. Total - Cash Equivalents.....					.....760,230	.....300	.....3,066