



ANNUAL STATEMENT

For the Year Ended December 31, 2015
of the Condition and Affairs of the

Loyal American Life Insurance Company

NAIC Group Code.....0901, 0901
(Current Period) (Prior Period)

NAIC Company Code..... 65722

Employer's ID Number..... 63-0343428

Organized under the Laws of Ohio

State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated/Organized..... May 18, 1955

Commenced Business..... July 4, 1955

Statutory Home Office

1300 East Ninth Street..... Cleveland OH US 44114
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

11200 Lakeline Blvd., Suite 100..... Austin TX US..... 78717
(Street and Number) (City or Town, State, Country and Zip Code)

(512) 451-2224
(Area Code) (Telephone Number)

Mail Address

11200 Lakeline Blvd., Suite 100..... Austin TX US 78717
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

11200 Lakeline Blvd., Suite 100..... Austin TX US 78717
(Street and Number) (City or Town, State, Country and Zip Code)

(512) 451-2224
(Area Code) (Telephone Number)

Internet Web Site Address

www.CignaSupplementalBenefits.com

Statutory Statement Contact

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(512) 807-4801
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(512) 467-1399
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Brian Case Evanko	President	2. Byron Keith Buescher	Treasurer and Chief Accounting Officer
3. Brenda Weigilia Hardison	Secretary	4. James Monroe Garvin III	Vice President and Appointed Actuary

OTHER

Jessica Kierulf Tutwiler	Chief Financial Officer	David Lawrence Chambers	Vice President-Sales and Marketing
Mark Fleming	Vice President and Assistant Treasurer	Maureen Hardiman Ryan	Vice President and Assistant Treasurer
Scott Ronald Lambert	Vice President and Assistant Treasurer	Eric Paul Palmer	Vice President
Joanne Ruth Hart	Vice President and Assistant Treasurer	Man-Kit Simon Tang	Vice President and Chief Actuary

DIRECTORS OR TRUSTEES

Brian Case Evanko	Jessica Kierulf Tutwiler	James Yablecki	Eric Paul Palmer
Frank Sataline Jr.			

State of..... Texas
County of..... Williamson

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)
Brian Case Evanko

1. (Printed Name)
President

(Title)

(Signature)
Byron Keith Buescher

2. (Printed Name)
Treasurer and Chief Accounting Officer

(Title)

(Signature)
Brenda Weigilia Hardison

3. (Printed Name)
Secretary

(Title)

Subscribed and sworn to before me

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

This _____ day of February 2016

b. If no 1. State the amendment number _____

2. Date filed _____

3. Number of pages attached _____

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities.....	4,095,682	1.7	4,095,682		4,095,682	1.7
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies.....		0.0			0	0.0
1.22 Issued by U.S. government sponsored agencies.....		0.0			0	0.0
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities).....		0.0			0	0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations.....	1,265,661	0.5	1,265,661		1,265,661	0.5
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations.....	2,121,626	0.9	2,121,626		2,121,626	0.9
1.43 Revenue and assessment obligations.....		0.0			0	0.0
1.44 Industrial development and similar obligations.....		0.0			0	0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA.....		0.0			0	0.0
1.512 Issued or guaranteed by FNMA and FHLMC.....		0.0			0	0.0
1.513 All other.....		0.0			0	0.0
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA.....		0.0			0	0.0
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-based securities issued or guaranteed by agencies shown in Line 1.521.....		0.0			0	0.0
1.523 All other.....		0.0			0	0.0
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities).....	158,136,746	65.8	158,136,746		158,136,746	65.8
2.2 Unaffiliated non-U.S. securities (including Canada).....	14,452,388	6.0	14,452,388		14,452,388	6.0
2.3 Affiliated securities.....		0.0			0	0.0
3. Equity interests:						
3.1 Investments in mutual funds.....		0.0			0	0.0
3.2 Preferred stocks:						
3.21 Affiliated.....		0.0			0	0.0
3.22 Unaffiliated.....		0.0			0	0.0
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated.....		0.0			0	0.0
3.32 Unaffiliated.....		0.0			0	0.0
3.4 Other equity securities:						
3.41 Affiliated.....	47,303,783	19.7	47,303,783		47,303,783	19.7
3.42 Unaffiliated.....		0.0			0	0.0
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated.....		0.0			0	0.0
3.52 Unaffiliated.....		0.0			0	0.0
4. Mortgage loans:						
4.1 Construction and land development.....		0.0			0	0.0
4.2 Agricultural.....		0.0			0	0.0
4.3 Single family residential properties.....		0.0			0	0.0
4.4 Multifamily residential properties.....		0.0			0	0.0
4.5 Commercial loans.....		0.0			0	0.0
4.6 Mezzanine real estate loans.....		0.0			0	0.0
5. Real estate investments:						
5.1 Property occupied by company.....		0.0			0	0.0
5.2 Property held for production of income (including \$.....0 of property acquired in satisfaction of debt).....		0.0			0	0.0
5.3 Property held for sale (including \$.....0 property acquired in satisfaction of debt).....		0.0			0	0.0
6. Contract loans.....		0.0			0	0.0
7. Derivatives.....		0.0			0	0.0
8. Receivables for securities.....		0.0			0	0.0
9. Securities lending (Line 10, Asset Page reinvested collateral).....		0.0		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments.....	12,894,824	5.4	12,894,824		12,894,824	5.4
11. Other invested assets.....		0.0			0	0.0
12. Total invested assets.....	240,270,711	100.0	240,270,711	0	240,270,711	100.0

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year.....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 6).....		
2.2	Additional investment made after acquisition (Part 2, Column 9).....		0
3.	Current year change in encumbrances:		
3.1	Totals, Part 1, Column 13.....		
3.2	Totals, Part 3, Column 11.....		0
4.	Total gain (loss) on disposals, Part 3, Column 18.....		
5.	Deduct amounts received on disposals, Part 3, Column 15.....		
6.	Total foreign exchange change in book/adjusted carrying value:		
6.1	Totals, Part 1, Column 15.....		
6.2	Totals, Part 3, Column 13.....		0
7.	Deduct current year's other-than-temporary impairment recognized:		
7.1	Totals, Part 1, Column 12.....		
7.2	Totals, Part 3, Column 10.....		0
8.	Deduct current year's depreciation:		
8.1	Totals, Part 1, Column 11.....		
8.2	Totals, Part 3, Column 9.....		0
9.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....		0
10.	Deduct total nonadmitted amounts.....		
11.	Statement value at end of current period (Line 9 minus Line 10).....		0

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year.....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 7).....		
2.2	Additional investment made after acquisition (Part 2, Column 8).....		0
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 12.....		
3.2	Totals, Part 3, Column 11.....		0
4.	Accrual of discount.....		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 9.....		
5.2	Totals, Part 3, Column 8.....		0
6.	Total gain (loss) on disposals, Part 3, Column 18.....		
7.	Deduct amounts received on disposals, Part 3, Column 15.....		
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:		
9.1	Totals, Part 1, Column 13.....		
9.2	Totals, Part 3, Column 13.....		0
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 11.....		
10.2	Totals, Part 3, Column 10.....		0
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
12.	Total valuation allowance.....		
13.	Subtotal (Line 11 plus Line 12).....		0
14.	Deduct total nonadmitted amounts.....		
15.	Statement value at end of current period (Line 13 minus Line 14).....		0

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year.....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 8).....		
2.2	Additional investment made after acquisition (Part 2, Column 9).....		0
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 16.....		
3.2	Totals, Part 3, Column 12.....		0
4.	Accrual of discount.....		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 13.....		
5.2	Totals, Part 3, Column 9.....		0
6.	Total gain (loss) on disposals, Part 3, Column 19.....		
7.	Deduct amounts received on disposals, Part 3, Column 16.....		
8.	Deduct amortization of premium and depreciation.....		
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Totals, Part 1, Column 17.....		
9.2	Totals, Part 3, Column 14.....		0
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 15.....		
10.2	Totals, Part 3, Column 11.....		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		0
12.	Deduct total nonadmitted amounts.....		
13.	Statement value at end of current period (Line 11 minus Line 12).....		0

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year.....		220,050,681
2.	Cost of bonds and stocks acquired, Part 3, Column 7.....		54,132,888
3.	Accrual of discount.....		476,416
4.	Unrealized valuation increase (decrease):		
4.1	Part 1, Column 12.....		
4.2	Part 2, Section 1, Column 15.....		
4.3	Part 2, Section 2, Column 13.....	(18,707,705)	
4.4	Part 4, Column 11.....		(18,707,705)
5.	Total gain (loss) on disposals, Part 4, Column 19.....		13,071
6.	Deduct consideration for bonds and stocks disposed of, Part 4, Column 7.....		26,397,097
7.	Deduct amortization of premium.....		2,192,367
8.	Total foreign exchange change in book/adjusted carrying value:		
8.1	Part 1, Column 15.....		
8.2	Part 2, Section 1, Column 19.....		
8.3	Part 2, Section 2, Column 16.....		
8.4	Part 4, Column 15.....		0
9.	Deduct current year's other-than-temporary impairment recognized:		
9.1	Part 1, Column 14.....		
9.2	Part 2, Section 1, Column 17.....		
9.3	Part 2, Section 2, Column 14.....		
9.4	Part 4, Column 13.....		0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....		227,375,887
11.	Deduct total nonadmitted amounts.....		
12.	Statement value at end of current period (Line 10 minus Line 11).....		227,375,887

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States.....	4,095,684	4,113,057	4,127,867	4,038,000
	2. Canada.....				
	3. Other Countries.....				
	4. Totals.....	4,095,684	4,113,057	4,127,867	4,038,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals.....	1,265,661	1,199,219	1,299,510	1,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals.....	2,121,626	2,080,625	2,182,740	2,000,000
U.S. Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions	7. Totals.....				
Industrial and Miscellaneous and Hybrid Securities (Unaffiliated)	8. United States.....	158,136,746	159,197,550	162,600,032	153,295,986
	9. Canada.....	6,901,062	6,479,576	7,294,210	6,433,000
	10. Other Countries.....	7,551,325	7,533,340	7,928,707	7,102,206
	11. Totals.....	172,589,133	173,210,466	177,822,949	166,831,192
Parent, Subsidiaries and Affiliates	12. Totals.....				
	13. Total Bonds.....	180,072,104	180,603,367	185,433,066	173,869,192
PREFERRED STOCKS Industrial and Miscellaneous (Unaffiliated)	14. United States.....				
	15. Canada.....				
	16. Other Countries.....				
	17. Totals.....	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals.....				
	19. Total Preferred Stocks.....	0	0	0	
COMMON STOCKS Industrial and Miscellaneous (Unaffiliated)	20. United States.....				
	21. Canada.....				
	22. Other Countries.....				
	23. Totals.....	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals.....	47,303,783	47,303,783	95,875,879	
	25. Total Common Stocks.....	47,303,783	47,303,783	95,875,879	
	26. Total Stocks.....	47,303,783	47,303,783	95,875,879	
	27. Total Bonds and Stocks....	227,375,887	227,907,150	281,308,945	

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

NAIC Designation		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1.	U.S. Governments											
1.1	NAIC 1.....		599,916	3,495,766			4,095,682	2.1	5,119,769	2.6	4,095,682	
1.2	NAIC 2.....						0	0.0		0.0		
1.3	NAIC 3.....						0	0.0		0.0		
1.4	NAIC 4.....						0	0.0		0.0		
1.5	NAIC 5.....						0	0.0		0.0		
1.6	NAIC 6.....						0	0.0		0.0		
1.7	Totals.....	0	599,916	3,495,766	0	0	4,095,682	2.1	5,119,769	2.6	4,095,682	0
2.	All Other Governments											
2.1	NAIC 1.....						0	0.0		0.0		
2.2	NAIC 2.....						0	0.0		0.0		
2.3	NAIC 3.....						0	0.0		0.0		
2.4	NAIC 4.....						0	0.0		0.0		
2.5	NAIC 5.....						0	0.0		0.0		
2.6	NAIC 6.....						0	0.0		0.0		
2.7	Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.	U.S. States, Territories and Possessions, etc., Guaranteed											
3.1	NAIC 1.....				1,265,661		1,265,661	0.7	2,940,493	1.5	1,265,661	
3.2	NAIC 2.....						0	0.0		0.0		
3.3	NAIC 3.....						0	0.0		0.0		
3.4	NAIC 4.....						0	0.0		0.0		
3.5	NAIC 5.....						0	0.0		0.0		
3.6	NAIC 6.....						0	0.0		0.0		
3.7	Totals.....	0	0	0	1,265,661	0	1,265,661	0.7	2,940,493	1.5	1,265,661	0
4.	U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1	NAIC 1.....			2,121,626			2,121,626	1.1	2,140,628	1.1	2,121,626	
4.2	NAIC 2.....						0	0.0		0.0		
4.3	NAIC 3.....						0	0.0		0.0		
4.4	NAIC 4.....						0	0.0		0.0		
4.5	NAIC 5.....						0	0.0		0.0		
4.6	NAIC 6.....						0	0.0		0.0		
4.7	Totals.....	0	0	2,121,626	0	0	2,121,626	1.1	2,140,628	1.1	2,121,626	0
5.	U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1	NAIC 1.....						0	0.0		0.0		
5.2	NAIC 2.....						0	0.0		0.0		
5.3	NAIC 3.....						0	0.0		0.0		
5.4	NAIC 4.....						0	0.0		0.0		
5.5	NAIC 5.....						0	0.0		0.0		
5.6	NAIC 6.....						0	0.0		0.0		
5.7	Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0

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SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

NAIC Designation		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6.	Industrial and Miscellaneous (unaffiliated)											
6.1	NAIC 1.....	17,784,286	30,665,273	35,120,307	996,203	1,310,117	85,876,186	44.3	93,446,066	47.0	69,636,698	16,239,487
6.2	NAIC 2.....	3,672,812	29,098,607	63,380,896	2,002,583		98,154,898	50.6	93,082,372	46.8	80,013,903	18,140,994
6.3	NAIC 3.....		2,285,701				2,285,701	1.2	2,060,561	1.0	2,285,701	
6.4	NAIC 4.....						0	0.0		0.0		
6.5	NAIC 5.....						0	0.0		0.0		
6.6	NAIC 6.....						0	0.0		0.0		
6.7	Totals.....	21,457,098	62,049,581	98,501,203	2,998,786	1,310,117	186,316,785	96.1	188,588,999	94.9	151,936,302	34,380,481
7.	Hybrid Securities											
7.1	NAIC 1.....						0	0.0		0.0		
7.2	NAIC 2.....						0	0.0		0.0		
7.3	NAIC 3.....						0	0.0		0.0		
7.4	NAIC 4.....						0	0.0		0.0		
7.5	NAIC 5.....						0	0.0		0.0		
7.6	NAIC 6.....						0	0.0		0.0		
7.7	Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.	Parent, Subsidiaries and Affiliates											
8.1	NAIC 1.....						0	0.0		0.0		
8.2	NAIC 2.....						0	0.0		0.0		
8.3	NAIC 3.....						0	0.0		0.0		
8.4	NAIC 4.....						0	0.0		0.0		
8.5	NAIC 5.....						0	0.0		0.0		
8.6	NAIC 6.....						0	0.0		0.0		
8.7	Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0

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SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Column 6 as a % of Line 9.7	Total from Column 6 Prior Year	% from Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1.....	(d).....17,784,286	31,265,189	40,737,699	2,261,864	1,310,117	93,359,155	48.2	XXX.....	XXX.....	77,119,667	16,239,487
9.2 NAIC 2.....	(d).....3,672,812	29,098,607	63,380,896	2,002,583	0	98,154,898	50.6	XXX.....	XXX.....	80,013,903	18,140,994
9.3 NAIC 3.....	(d).....0	2,285,701	0	0	0	2,285,701	1.2	XXX.....	XXX.....	2,285,701	0
9.4 NAIC 4.....	(d).....0	0	0	0	0	0	0.0	XXX.....	XXX.....	0	0
9.5 NAIC 5.....	(d).....0	0	0	0	0	(c).....0	0.0	XXX.....	XXX.....	0	0
9.6 NAIC 6.....	(d).....0	0	0	0	0	(c).....0	0.0	XXX.....	XXX.....	0	0
9.7 Totals.....	21,457,098	62,649,497	104,118,595	4,264,447	1,310,117	(b).....193,799,754	100.0	XXX.....	XXX.....	159,419,271	34,380,481
9.8 Line 9.7 as a % of Col. 6.....	11.1	32.3	53.7	2.2	0.7	100.0	XXX.....	XXX.....	XXX.....	82.3	17.7
10. Total Bonds Prior Year											
10.1 NAIC 1.....	14,143,179	41,999,937	43,878,807	2,275,943	1,349,090	XXX.....	XXX.....	103,646,956	52.1	87,176,275	16,470,680
10.2 NAIC 2.....	3,346,606	30,787,455	58,948,311	0	0	XXX.....	XXX.....	93,082,372	46.8	73,484,247	19,598,124
10.3 NAIC 3.....			2,060,561			XXX.....	XXX.....	2,060,561	1.0	2,060,561	
10.4 NAIC 4.....						XXX.....	XXX.....	0	0.0		
10.5 NAIC 5.....						XXX.....	XXX.....	(c).....0	0.0		
10.6 NAIC 6.....						XXX.....	XXX.....	(c).....0	0.0		
10.7 Totals.....	17,489,785	72,787,392	104,887,679	2,275,943	1,349,090	XXX.....	XXX.....	(b).....198,789,889	100.0	162,721,083	36,068,804
10.8 Line 10.7 as a % of Col. 8.....	8.8	36.6	52.8	1.1	0.7	XXX.....	XXX.....	100.0	XXX.....	81.9	18.1
11. Total Publicly Traded Bonds											
11.1 NAIC 1.....	15,753,972	28,104,382	30,999,450	2,261,864		77,119,668	39.8	87,176,275	43.9	77,119,668	XXX.....
11.2 NAIC 2.....	3,476,742	19,942,249	54,592,329	2,002,583		80,013,903	41.3	73,484,247	37.0	80,013,903	XXX.....
11.3 NAIC 3.....		2,285,701				2,285,701	1.2	2,060,561	1.0	2,285,701	XXX.....
11.4 NAIC 4.....						0	0.0	0	0.0	0	XXX.....
11.5 NAIC 5.....						0	0.0	0	0.0	0	XXX.....
11.6 NAIC 6.....						0	0.0	0	0.0	0	XXX.....
11.7 Totals.....	19,230,714	50,332,332	85,591,779	4,264,447	0	159,419,272	82.3	162,721,083	81.9	159,419,272	XXX.....
11.8 Line 11.7 as a % of Col. 6.....	12.1	31.6	53.7	2.7	0.0	100.0	XXX.....	XXX.....	XXX.....	100.0	XXX.....
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9.....	9.9	26.0	44.2	2.2	0.0	82.3	XXX.....	XXX.....	XXX.....	82.3	XXX.....
12. Total Privately Placed Bonds											
12.1 NAIC 1.....	2,030,314	3,160,808	9,738,249		1,310,117	16,239,488	8.4	16,470,680	8.3	XXX.....	16,239,488
12.2 NAIC 2.....	196,070	9,156,358	8,788,567			18,140,995	9.4	19,598,124	9.9	XXX.....	18,140,995
12.3 NAIC 3.....						0	0.0	0	0.0	XXX.....	0
12.4 NAIC 4.....						0	0.0	0	0.0	XXX.....	0
12.5 NAIC 5.....						0	0.0	0	0.0	XXX.....	0
12.6 NAIC 6.....						0	0.0	0	0.0	XXX.....	0
12.7 Totals.....	2,226,384	12,317,166	18,526,816	0	1,310,117	34,380,483	17.7	36,068,804	18.1	XXX.....	34,380,483
12.8 Line 12.7 as a % of Col. 6.....	6.5	35.8	53.9	0.0	3.8	100.0	XXX.....	XXX.....	XXX.....	XXX.....	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9.....	1.1	6.4	9.6	0.0	0.7	17.7	XXX.....	XXX.....	XXX.....	XXX.....	17.7

(a) Includes \$.....34,380,481 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$.....0 current year, \$.....0 prior year of bonds with Z designations and \$.....0 current year, \$.....0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$.....0 current year, \$.....0 prior year of bonds with 5* designations and \$.....0 current year, \$.....0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$.....13,727,649; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

Distribution by Type		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.5	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1.	U.S. Governments											
1.1	Issuer Obligations.....		599,916	3,495,766			4,095,682	2.1	5,119,769	2.6	4,095,682	
1.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
1.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
1.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
1.5	Totals.....	0	599,916	3,495,766	0	0	4,095,682	2.1	5,119,769	2.6	4,095,682	0
2.	All Other Governments											
2.1	Issuer Obligations.....						.0	0.0		0.0		
2.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
2.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
2.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
2.5	Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.	U.S. States, Territories and Possessions, Guaranteed											
3.1	Issuer Obligations.....				1,265,661		1,265,661	0.7	2,940,493	1.5	1,265,661	
3.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
3.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
3.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
3.5	Totals.....	0	0	0	1,265,661	0	1,265,661	0.7	2,940,493	1.5	1,265,661	0
4.	U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1	Issuer Obligations.....			2,121,626			2,121,626	1.1	2,140,628	1.1	2,121,626	
4.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
4.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
4.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
4.5	Totals.....	0	0	2,121,626	0	0	2,121,626	1.1	2,140,628	1.1	2,121,626	0
5.	U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1	Issuer Obligations.....						.0	0.0		0.0		
5.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
5.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
5.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
5.5	Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.	Industrial and Miscellaneous (unaffiliated)											
6.1	Issuer Obligations.....	21,261,028	61,330,070	96,609,692	2,998,786	1,310,117	183,509,693	94.7	185,416,451	93.3	150,231,418	33,278,274
6.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
6.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
6.4	Other Loan-Backed and Structured Securities.....	196,070	719,511	1,891,510			2,807,091	1.4	3,172,547	1.6	1,704,884	1,102,206
6.5	Totals.....	21,457,098	62,049,581	98,501,202	2,998,786	1,310,117	186,316,784	96.1	188,588,998	94.9	151,936,302	34,380,480
7.	Hybrid Securities											
7.1	Issuer Obligations.....						.0	0.0		0.0		
7.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
7.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
7.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
7.5	Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.	Parent, Subsidiaries and Affiliates											
8.1	Issuer Obligations.....						.0	0.0		0.0		
8.2	Residential Mortgage-Backed Securities.....						.0	0.0		0.0		
8.3	Commercial Mortgage-Backed Securities.....						.0	0.0		0.0		
8.4	Other Loan-Backed and Structured Securities.....						.0	0.0		0.0		
8.5	Totals.....	0	0	0	0	0	0	0.0	0	0.0	0	0

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SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

Distribution by Type		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.5	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9.	Total Bonds Current Year											
9.1	Issuer Obligations.....	21,261,028	61,929,986	102,227,084	4,264,447	1,310,117	190,992,662	98.6	XXX	XXX	157,714,387	33,278,274
9.2	Residential Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.3	Commercial Mortgage-Backed Securities.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
9.4	Other Loan-Backed and Structured Securities.....	196,070	719,511	1,891,510	0	0	2,807,091	1.4	XXX	XXX	1,704,884	1,102,206
9.5	Totals.....	21,457,098	62,649,497	104,118,594	4,264,447	1,310,117	193,799,753	100.0	XXX	XXX	159,419,271	34,380,480
9.6	Line 9.5 as a % of Col. 6.....	11.1	32.3	53.7	2.2	0.7	100.0	XXX	XXX	XXX	82.3	17.7
10.	Total Bonds Prior Year											
10.1	Issuer Obligations.....	17,247,888	71,932,404	102,812,016	2,275,943	1,349,090	XXX	XXX	195,617,341	98.4	160,891,058	34,726,283
10.2	Residential Mortgage-Backed Securities.....						XXX	XXX	0	0.0		
10.3	Commercial Mortgage-Backed Securities.....						XXX	XXX	0	0.0		
10.4	Other Loan-Backed and Structured Securities.....	241,897	854,987	2,075,663			XXX	XXX	3,172,547	1.6	1,830,026	1,342,521
10.5	Totals.....	17,489,785	72,787,391	104,887,679	2,275,943	1,349,090	XXX	XXX	198,789,888	100.0	162,721,084	36,068,804
10.6	Line 10.5 as a % of Col. 8.....	8.8	36.6	52.8	1.1	0.7	XXX	XXX	100.0	XXX	81.9	18.1
11.	Total Publicly Traded Bonds											
11.1	Issuer Obligations.....	19,230,714	50,332,331	83,886,895	4,264,447		157,714,387	81.4	160,891,058	80.9	157,714,387	XXX
11.2	Residential Mortgage-Backed Securities.....						0	0.0	0	0.0	0	XXX
11.3	Commercial Mortgage-Backed Securities.....						0	0.0	0	0.0	0	XXX
11.4	Other Loan-Backed and Structured Securities.....			1,704,884			1,704,884	0.9	1,830,026	0.9	1,704,884	XXX
11.5	Totals.....	19,230,714	50,332,331	85,591,779	4,264,447	0	159,419,271	82.3	162,721,084	81.9	159,419,271	XXX
11.6	Line 11.5 as a % of Col. 6.....	12.1	31.6	53.7	2.7	0.0	100.0	XXX	XXX	XXX	100.0	XXX
11.7	Line 11.5 as a % of Line 9.5, Col. 6, Section 9.....	9.9	26.0	44.2	2.2	0.0	82.3	XXX	XXX	XXX	82.3	XXX
12.	Total Privately Placed Bonds											
12.1	Issuer Obligations.....	2,030,314	11,597,655	18,340,189		1,310,117	33,278,275	17.2	34,726,283	17.5	XXX	33,278,275
12.2	Residential Mortgage-Backed Securities.....						0	0.0	0	0.0	XXX	0
12.3	Commercial Mortgage-Backed Securities.....						0	0.0	0	0.0	XXX	0
12.4	Other Loan-Backed and Structured Securities.....	196,070	719,511	186,626			1,102,207	0.6	1,342,521	0.7	XXX	1,102,207
12.5	Totals.....	2,226,384	12,317,166	18,526,815	0	1,310,117	34,380,482	17.7	36,068,804	18.1	XXX	34,380,482
12.6	Line 12.5 as a % of Col. 6.....	6.5	35.8	53.9	0.0	3.8	100.0	XXX	XXX	XXX	XXX	100.0
12.7	Line 12.5 as a % of Line 9.5, Col. 6, Section 9.....	1.1	6.4	9.6	0.0	0.7	17.7	XXX	XXX	XXX	XXX	17.7

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year.....	9,750,694	9,750,694			
2. Cost of short-term investments acquired.....	129,218,954	129,218,954			
3. Accrual of discount.....	0				
4. Unrealized valuation increase (decrease).....	0				
5. Total gain (loss) on disposals.....	0				
6. Deduct consideration received on disposals.....	125,242,000	125,242,000			
7. Deduct amortization of premium.....	0				
8. Total foreign exchange change in book/adjusted carrying value.....	0				
9. Deduct current year's other-than-temporary impairment recognized.....	0				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	13,727,648	13,727,648	0	0	0
11. Deduct total nonadmitted amounts.....	0				
12. Statement value at end of current period (Line 10 minus Line 11).....	13,727,648	13,727,648	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:.....

\$10

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

Sch. E - Verification
NONE

Sch. A - Pt. 1
NONE

Sch. A - Pt. 2
NONE

Sch. A - Pt. 3
NONE

Sch. B - Pt. 1
NONE

Sch. B - Pt. 2
NONE

Sch. B - Pt. 3
NONE

Sch. BA - Pt. 1
NONE

Sch. BA - Pt. 2
NONE

Sch. BA - Pt. 3
NONE

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1				Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
				3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
				Code	F o r e i g n	Bond CHAR			Rate Used to Obtain Fair Value	Fair Value			Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
CUSIP Identification	Description						NAIC Design- ation	Actual Cost			Par Value	Book/Adjusted Carrying Value											
884903 BK 0	THOMSON REUTERS CORP.....			.....	I.	1	2FE	2,172,379	...103.250	2,065,000	2,000,000	2,112,228	.....	.....	.....(19,939)	.....	.....3.950	2.840	MS.....	19,969	79,000	08/31/2012.	09/30/2021.
92849T AJ 7	VITERRA INC SERIES 144A.....			.....	I.	.....	....2FE	1,105,025	...85.000	850,000	1,000,000	1,065,114	.....	.....	.....(12,582)	.....	.....5.950	4.366	FA.....	24,792	59,500	08/31/2012.	08/01/2020.
05523R AB 3	BAE SYSTEMS PLC.....			.....	R	.....	....2FE	2,161,911	...106.438	2,128,750	2,000,000	2,108,777	.....	.....	.....(16,616)	.....	.....4.750	3.695	AO.....	21,111	95,000	08/31/2012.	10/11/2021.
232820 AJ 9	CYTEC INDUSTRIES INC.....			.....	R	1	2FE	3,046,610	...94.266	2,827,969	3,000,000	3,035,390	.....	.....	.....(4,424)	.....	.....3.500	3.310	AO.....	26,250	105,000	05/17/2013.	04/01/2023.
66989G AA 8	NOVARTIS SECS INVEST.....			.....	R	.....	....1FE	2,408,152	...109.641	2,192,813	2,000,000	2,202,675	.....	.....	.....(62,903)	.....	.....5.125	1.760	FA.....	40,146	102,500	08/31/2012.	02/10/2019.
70501V AA 6	PEARSON FUNDING FIVE PLC SERIES 144A.....			.....	R	.....	....2FE	998,730	...94.234	942,344	1,000,000	999,000	.....	.....	.....115	.....	.....3.250	3.265	MN.....	4,785	32,500	05/01/2013.	05/08/2023.
984851 AC 9	YARA INTERNATIONAL ASA SERIES 144A.....			.....	R	.....	....2FE	1,257,708	...113.141	1,131,406	1,000,000	1,138,667	.....	.....	.....(37,210)	.....	.....7.875	3.561	JD.....	4,375	78,750	08/31/2012.	06/11/2019.
3299999.	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations.....			.....				.....174,935,030	XXX	170,410,518	164,255,000	169,782,046	.....	.....0	(1,617,591)	.....	.....XXX	XXX	XXX	1,896,757	7,215,334	XXX	XXX
Industrial & Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities																							
31331F AX 9	FEDEX CORP 1998 PASS TST ETC.....			.....	..	.....2	2FE	1,785,713	...112.750	1,661,920	1,473,986	1,704,884	.....	.....	.....(25,473)	.....	.....6.720	4.268	JJ.....	45,674	101,905	08/31/2012.	07/15/2023.
92765Y AA 5	VIRGIN AUST 2013-1A TRST SERIES 144A ET.....			.....	R	2	2FE	1,102,206	...103.250	1,138,028	1,102,206	1,102,206	.....	.....	.....	.....	.....5.000	5.031	JAJO...	10,410	55,110	10/07/2013.	10/23/2023.
3599999.	Industrial & Miscellaneous - Other Loan-Backed and Structured Securities.....			.....				.....2,887,919	XXX	2,799,948	2,576,192	2,807,090	.....	.....0	(25,473)	.....	.....XXX	XXX	XXX	56,084	157,015	XXX	XXX
3899999.	Total - Industrial & Miscellaneous (Unaffiliated).....			.....				.....177,822,949	XXX	173,210,466	166,831,192	172,589,136	.....	.....0	(1,643,064)	.....	.....XXX	XXX	XXX	1,952,841	7,372,349	XXX	XXX
Totals																							
7799999.	Total - Issuer Obligations.....			.....				.....182,545,148	XXX	177,803,419	171,293,000	177,265,014	.....	.....0	(1,658,270)	.....	.....XXX	XXX	XXX	1,964,669	7,446,617	XXX	XXX
8099999.	Total - Other Loan-Backed and Structured Securities.....			.....				.....2,887,919	XXX	2,799,948	2,576,192	2,807,090	.....	.....0	(25,473)	.....	.....XXX	XXX	XXX	56,084	157,015	XXX	XXX
8399999.	Grand Total - Bonds.....			.....				.....185,433,067	XXX	180,603,367	173,869,192	180,072,104	.....	.....0	(1,683,743)	.....	.....XXX	XXX	XXX	2,020,753	7,603,632	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Par Value per Share	Rate per Share	Book/Adjusting Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared but Unpaid	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (15+16-17)	Total Foreign Exchange Change in B./A.C.V.	NAIC Designation	Date Acquired

NONE

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2			Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
				3	4			7	8		10	11	12	13	14	15	16		
				F or ei gn				Rate per Share Used to Obtain Fair Value	Fair Value					Current Year's Other- Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (13-14)	Total Foreign Exchange Change in B./A.C.V.	NAIC Market Indicator (a)	Date Acquired	
CUSIP Identification				Code	Number of Shares	Book/Adjusted Carrying Value			Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared but Unpaid	Unrealized Valuation Increase (Decrease)					
Common Stocks - Parent, Subsidiaries and Affiliates																			
02931#	10	6	AMERICAN RETIREMENT LIFE INS CO.....		250,000.000	47,303,783	122.762		47,303,783	95,875,879				(18,707,705)		(18,707,705)		K 06/08/2005.	
9199999. Total - Common Stocks - Parent, Subsidiaries and Affiliates.....						47,303,783	XXX		47,303,783	95,875,879	0	0	0	(18,707,705)	0	(18,707,705)	0	XXX XXX	
9799999. Total - Common Stock.....						47,303,783	XXX		47,303,783	95,875,879	0	0	0	(18,707,705)	0	(18,707,705)	0	XXX XXX	
9899999. Total Common and Preferred Stock.....						47,303,783	XXX		47,303,783	95,875,879	0	0	0	(18,707,705)	0	(18,707,705)	0	XXX XXX	

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues.....0, the total \$ value (included in Column 8) of all such issues \$.....0.

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2			3	4	5	6	7	8	9
CUSIP Identification	Description			Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Bonds - U.S. Government										
912828	XQ	8	US TREASURY N/B 2.000% 07/31/22.....		08/27/2015.....	Mizuho Securities USA.....		316,675	315,000	479
0599999. Total - Bonds - U.S. Government.....								316,675	315,000	479
Bonds - Industrial and Miscellaneous										
031162	BY	5	AMGEN INC 3.125% 05/01/25.....		05/07/2015.....	CS FIRST BOSTON.....		971,950	1,000,000	955
12505B	AC	4	CBRE SERVICES INC 5.250% 03/15/25.....		12/10/2015.....	Credit Suisse Securities.....		1,015,000	1,000,000	13,125
126117	AS	9	CNA FINANCIAL CORP 3.950% 05/15/24.....		12/22/2015.....	CITIGROUP GLOBAL MARKETS.....		1,002,350	1,000,000	4,718
189754	AA	2	COACH INC 4.250% 04/01/25.....		05/01/2015.....	JEFFERIES & COMPANY.....		995,900	1,000,000	7,556
191098	AK	8	COCA COLA BOTTLING CONSOL.....		11/20/2015.....	CITIGROUP GLOBAL MARKETS.....		999,750	1,000,000	
198280	AE	9	COLUMBIA PIPELINE GROUP SERIES 144A.....		12/01/2015.....	JEFFERIES & COMPANY.....		962,570	1,000,000	375
26138E	AS	8	DR PEPPER SNAPPLE GROUP.....		10/29/2015.....	Morgan Stanley.....		994,030	1,000,000	
320844	PD	9	FIRST MERIT BANK (OHIO).....		11/23/2015.....	Key Bank Capital Markets.....		1,006,120	1,000,000	
406216	BH	3	HALLIBURTON CO 3.375% 11/15/22.....		11/05/2015.....	BANK OF AMERICA.....		999,190	1,000,000	
413875	AR	6	HARRIS CORPORATION 3.832% 04/27/25.....		05/06/2015.....	CITIGROUP GLOBAL MARKETS.....		989,850	1,000,000	1,490
582839	AH	9	MEAD JOHNSON NUTRITION C.....		10/29/2015.....	J.P. MORGAN SECURITIES INC.....		999,580	1,000,000	
59156R	BQ	0	METLIFE INC 3.600% 11/13/25.....		11/09/2015.....	DEUTSCHE BANK CAPITAL.....		999,920	1,000,000	
594918	BJ	2	MICROSOFT CORP 3.125% 11/03/25.....		10/29/2015.....	J.P. MORGAN SECURITIES INC.....		999,740	1,000,000	
745310	AG	7	PUGET ENERGY INC SERIES 144A.....		05/07/2015.....	BANK OF AMERICA.....		998,670	1,000,000	
808513	AM	7	CHARLES SCHWAB CORP/THE.....		11/09/2015.....	J.P. MORGAN SECURITIES INC.....		996,190	1,000,000	
882587	AZ	1	TEXAS- NEW MEXICO PR SERIES 144A.....		09/23/2015.....	Taxable Exchange.....		(34,841)		
90131H	AE	5	21ST CENTURY FOX AMERICA SERIES WI.....		01/21/2015.....	Tax Free Exchange.....		999,314	1,000,000	12,950
920355	AK	0	VALSPAR CORP 3.950% 01/15/26.....		12/03/2015.....	SunTrust.....		996,510	1,000,000	14,374
98956P	AF	9	ZIMMER BIOMET HOLDINGS, INC.....		05/06/2015.....	SunTrust.....		988,360	1,000,000	5,128
73755L	AM	9	POTASH CORP SASKATCHEWAN.....	I.....	11/16/2015.....	DEUTSCHE BANK CAPITAL.....		936,060	1,000,000	4,000
3899999. Total - Bonds - Industrial and Miscellaneous.....								18,816,213	19,000,000	64,671
8399997. Total - Bonds - Part 3.....								19,132,888	19,315,000	65,150
8399999. Total - Bonds.....								19,132,888	19,315,000	65,150
Common Stocks - Parent, Subsidiaries and Affiliates										
02931#	10	6	AMERICAN RETIREMENT LIFE INS CO.....		03/31/2015.....	Capital Contribution.....		15,000,000	XXX	
02931#	10	6	AMERICAN RETIREMENT LIFE INS CO.....		06/24/2015.....	Capital Contribution.....		10,000,000	XXX	
02931#	10	6	AMERICAN RETIREMENT LIFE INS CO.....		09/30/2015.....	Capital Contribution.....		10,000,000	XXX	
9199999. Total - Common Stocks - Parent, Subsidiaries and Affiliates.....								35,000,000	XXX	0
9799997. Total - Common Stocks - Part 3.....								35,000,000	XXX	0
9799999. Total - Common Stocks.....								35,000,000	XXX	0
9899999. Total - Preferred and Common Stocks.....								35,000,000	XXX	0
9999999. Total - Bonds, Preferred and Common Stocks.....								54,132,888	XXX	65,150

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
		F or ei g n	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Year's Other- Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
CUSIP Identification	Description																			

NONE

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1	2	3	4	5	6	7	8	Stock of Such Company Owned by Insurer on Statement Date	
								9	10
CUSIP Identification	Description Name of Subsidiary, Controlled or Affiliated Company	Foreign	NAIC Company Code or Alien Insurer Identification Number	Naic Valuation Method (See Purposes and Procedures Manual of the NAIC Investment Analysis Office)	Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	Total Amount of Such Intangible Assets	Book/Adjusted Carrying Value	Number of Shares	% of Outstanding
Common Stocks - U.S. Life Insurer									
02931# 10 6	American Retirement Life Insurance Company.....		88366	2cB1	NO		47,303,783	250,000,000	100.0
1299999. Total - Common Stocks - U.S. Life Insurer.....						0	47,303,783	XXX	XXX
1899999. Total - Common Stocks.....						0	47,303,783	XXX	XXX
1999999. Total - Preferred and Common Stock.....						0	47,303,783	XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$.....0.
2. Total amount of intangible assets nonadmitted \$.....0.

SCHEDULE D - PART 6 - SECTION 2

1	2	3	4	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5	6
CUSIP Identification	Name of Lower-Tier Company	Name of Company Listed in Section 1 Which Controls Lower-Tier Company	Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Number of Shares	% of Outstanding

NONE

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Change in Book/Adjusted Carrying Value				13	14	Interest						21
		3	4					9	10	11	12			15	16	17	18	19	20	
CUSIP Identification	Description	Code	F or e i g n	Date Acquired	Name of Vendor	Maturity Date	Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due and Accrued December 31 of Current Year on Bond Not in Default	Nonadmitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
Bonds - Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations																				
	CORPORATE PASTI 95.....			12/31/2015.	Various.....	01/04/2016.	13,727,649	.....	.....	.....	.....	.....13,727,649	13,727,649	.....	.....	....0.206	0.206	Daily...	19,954	.....
3299999.	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations.....						13,727,649	0	0	0	0	13,727,649	13,727,649	0	0	XXX	XXX	XXX	19,954	0
3899999.	Total - Industrial & Miscellaneous (Unaffiliated).....						13,727,649	0	0	0	0	13,727,649	13,727,649	0	0	XXX	XXX	XXX	19,954	0
Total Bonds																				
7799999.	Subtotals - Issuer Obligations.....						13,727,649	0	0	0	0	13,727,649	13,727,649	0	0	XXX	XXX	XXX	19,954	0
8399999.	Subtotals - Bonds.....						13,727,649	0	0	0	0	13,727,649	13,727,649	0	0	XXX	XXX	XXX	19,954	0
9199999.	Total - Short-Term Investments.....						13,727,649	0	0	0	0	XXX.....	13,727,649	0	0	XXX	XXX	XXX	19,954	0

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

Sch. DB - Pt. A - Sn. 2
NONE

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

Sch. DB - Pt. B - Sn. 2
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

Loyal American Life Insurance Company
SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Open Depositories						
JPMorgan Chase..... Austin, TX.....	.....	.....	.....	.....1	(6,797,621)	XXX
Wachovia Bank..... Winston Salem, NC.....	.....	.....	.....	.....	.....434,754	XXX
Bank of New York Mellon..... New York, NY.....	.....	.....	.....	.....	.....5,500,123	XXX
JPMorgan Chase..... New York, NY.....	.....	.....	.....	.....	.....29,804	XXX
0199999. Total - Open Depositories.....	XXX	XXX	0	1	(832,940)	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	0	1	(832,940)	XXX
0499999. Cash in Company's Office.....	XXX	XXX	XXX	XXX	115	XXX
0599999. Total Cash.....	XXX	XXX	0	1	(832,825)	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR							
1. January.....	(6,614,016)	4. April.....	485,826	7. July.....	(6,793,231)	10. October.....	(5,079,308)
2. February.....	(6,774,149)	5. May.....	(5,864,713)	8. August.....	(2,595,084)	11. November.....	(2,645,689)
3. March.....	(2,510,417)	6. June.....	(4,477,368)	9. September.....	464,934	12. December.....	(832,825)

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

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

NONE

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

		1	2	Deposits for the Benefit of All Policyholders		All Other Special Deposits	
		Type of Deposit	Purpose of Deposit	3 Book/Adjusting Carrying Value	4 Fair Value	5 Book/Adjusting Carrying Value	6 Fair Value
States, Etc.							
1.	Alabama.....	AL					
2.	Alaska.....	AK					
3.	Arizona.....	AZ					
4.	Arkansas.....	AR	B. Life Insurance			110,737	111,166
5.	California.....	CA					
6.	Colorado.....	CO					
7.	Connecticut.....	CT					
8.	Delaware.....	DE					
9.	District of Columbia.....	DC					
10.	Florida.....	FL	B. Life Insurance			612,294	617,928
11.	Georgia.....	GA	B. Life Insurance			35,235	35,371
12.	Hawaii.....	HI					
13.	Idaho.....	ID					
14.	Illinois.....	IL					
15.	Indiana.....	IN					
16.	Iowa.....	IA					
17.	Kansas.....	KS					
18.	Kentucky.....	KY					
19.	Louisiana.....	LA					
20.	Maine.....	ME					
21.	Maryland.....	MD					
22.	Massachusetts.....	MA					
23.	Michigan.....	MI					
24.	Minnesota.....	MN					
25.	Mississippi.....	MS					
26.	Missouri.....	MO					
27.	Montana.....	MT					
28.	Nebraska.....	NE					
29.	Nevada.....	NV					
30.	New Hampshire.....	NH					
31.	New Jersey.....	NJ					
32.	New Mexico.....	NM	B. Life Insurance			145,511	146,838
33.	New York.....	NY					
34.	North Carolina.....	NC	B. Life Insurance			856,705	860,021
35.	North Dakota.....	ND					
36.	Ohio.....	OH	B. Life Insurance	1,610,725	1,616,960		
37.	Oklahoma.....	OK					
38.	Oregon.....	OR					
39.	Pennsylvania.....	PA					
40.	Rhode Island.....	RI					
41.	South Carolina.....	SC	B. Life Insurance			306,945	345,807
42.	South Dakota.....	SD					
43.	Tennessee.....	TN					
44.	Texas.....	TX					
45.	Utah.....	UT					
46.	Vermont.....	VT					
47.	Virginia.....	VA	B. Life Insurance			211,065	209,433
48.	Washington.....	WA					
49.	West Virginia.....	WV					
50.	Wisconsin.....	WI					
51.	Wyoming.....	WY					
52.	American Samoa.....	AS					
53.	Guam.....	GU					
54.	Puerto Rico.....	PR					
55.	US Virgin Islands.....	VI	B. Life Insurance			508,385	510,353
56.	Northern Mariana Islands.....	MP					
57.	Canada.....	CAN					
58.	Aggregate Alien and Other.....	OT XXX	XXX	0	0	126,084,507	125,652,226
59.	Total.....	XXX	XXX	1,610,725	1,616,960	128,871,384	128,489,143
DETAILS OF WRITE-INS							
5801.	.....	B.	Reinsurance with Great American Life Insurance Company.....			126,084,507	125,652,226
5802.	.....						
5803.	.....						
5898.	Summary of remaining write-ins for line 58 from overflow page.....	XXX	XXX	0	0	0	0
5899.	Total (Lines 5801 thru 5803+5898) (Line 58 above).....	XXX	XXX	0	0	126,084,507	125,652,226

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