



ANNUAL STATEMENT

For the Year Ended December 31, 2015

of the Condition and Affairs of the

First Catholic Slovak Ladies Association Of The U.S.A.

NAIC Group Code..... 0, 0	NAIC Company Code..... 56332	Employer's ID Number..... 34-0220540
(Current Period) (Prior Period)		
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... October 20, 1899	Commenced Business..... January 1, 1892	
Statutory Home Office	24950 Chagrin Boulevard..... Beachwood OH US 44122-5634	
	(Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	24950 Chagrin Boulevard..... Beachwood OH US..... 44122-5634	800-464-4642
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Mail Address	24950 Chagrin Boulevard..... Beachwood OH US 44122-5634	
	(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	24950 Chagrin Boulevard..... Beachwood OH US 44122-5634	800-464-4642
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Internet Web Site Address	WWW.FCSLA.ORG	
Statutory Statement Contact	Lisa A Kratzert	216-468-1017
	(Name)	(Area Code) (Telephone Number) (Extension)
	treasdept@fcscla.org	216-468-8003
	(E-Mail Address)	(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Cynthia Maria Maleski	National President	2. Sue Ann Marie Seich	National Secretary
3. Stephen C Hudak	National Treasurer	4.	

OTHER

DIRECTORS OR TRUSTEES

Msgr. Peter M Polando	Cynthia Maria Maleski	Sue Ann Marie Seich	Stephen C Hudak
Carolyn Marie Bazik	Irene Joan Drotleff	Larry M Golofski	Barbara A Sekerak
Barbara Novotny Waller	Dorothy Urbanowicz	John Martin Janovec	Virginia Holmes
Katie A Esterle			

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)
Cynthia Maria Maleski	Sue Ann Marie Seich	Stephen C Hudak
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
National President	National Secretary	National Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me

This _____ day of _____ 2016

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 Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	754,741,574		754,741,574	718,960,268
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	2,105,553		2,105,553	2,105,553
2.2 Common stocks.....	4,493,446		4,493,446	5,636,029
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	2,396
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	5,490,165		5,490,165	5,664,955
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 (\$.....20,563,146, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....2,000,000, Schedule DA).....	22,563,146		22,563,146	22,936,739
6. Contract loans (including \$.....0 premium notes).....	3,335,365		3,335,365	3,108,993
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	10,953,993		10,953,993	11,265,405
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	803,683,241	0	803,683,241	769,680,338
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	11,900,611		11,900,611	11,524,109
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	15,658		15,658	17,713
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			0	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....			0	
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	29,099		29,099	38,706
21. Furniture and equipment, including health care delivery assets (\$.....0).....	74,614	74,614	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.....	148,219	148,219	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	815,851,442	222,833	815,628,609	781,260,866
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	815,851,442	222,833	815,628,609	781,260,866

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.			0	
2502. Prepaid Expense.....	148,219	148,219	0	
2503.			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).....	148,219	148,219	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life certificates and contracts (Exhibit 5, Line 9999999) (including \$.....0 Modco Reserve).....	689,142,000	657,806,000
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	17,120,109	13,803,415
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10 and 11).....	2,256,471	2,393,862
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10 and 11).....		
5. Refunds due and unpaid (Exhibit 4, Line 10).....		
6. Provision for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment.....		
6.2 Not yet apportioned.....	1,380,000	2,595,000
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	502,551	531,056
8. Contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts.....		
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....		
8.3 Interest Maintenance Reserve (IMR, Line 6).....	1,239,146	1,016,988
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....142,041 ; accident and health \$.....0 and deposit-type contract funds \$.....0.....	142,041	101,173
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	1,445,287	2,604,417
12. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....		
13. Taxes, licenses and fees due or accrued (Exhibit 3, Line 8, Col. 6).....	108,676	114,230
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....		
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances.....		
17. Remittances and items not allocated.....		
18. Net adjustment in assets and liabilities due to foreign exchange rates.....		
19. Liability for benefits for employees and fieldworkers if not included above.....	24,000	29,000
20. Borrowed money \$.....0 and interest thereon \$.....0.....		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve (AVR, Line 16, Col. 7).....	6,456,298	7,538,835
21.2 Reinsurance in unauthorized and certified (\$.....0) companies.....		
21.3 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
21.4 Payable to subsidiaries and affiliates.....		
21.5 Drafts outstanding.....		
21.6 Funds held under coinsurance.....		
21.7 Derivatives.....		
21.8 Payable for securities.....		
21.9 Payable for securities lending.....		
22. Aggregate write-ins for liabilities.....	149,643	182,893
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	719,966,222	688,716,869
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	719,966,222	688,716,869
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	0	0
29. Unassigned funds.....	95,662,388	92,544,021
30. Total (Lines 26 through 29) (Page 4, Line 47) (including \$.....0 in Separate Accounts statement).....	95,662,388	92,544,021
31. Totals (Lines 25 + 30) (Page 2, Line 28, Col. 3).....	815,628,610	781,260,890

DETAILS OF WRITE-INS		
2201. MONIES HELD FOR CHARITY.....	8,746	8,746
2202. WITHHOLDING TAXES.....	-	51,713
2203. DELEVOPMENT FUND.....	11,183	9,107
2298. Summary of remaining write-ins for Line 22 from overflow page.....	129,714	113,327
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	149,643	182,893
2601.		
2602.		
2603.		
2698. Summary of remaining write-ins for Line 26 from overflow page.....	0	0
2699. Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above).....	0	0
2801.		
2802.		
2803.		
2898. Summary of remaining write-ins for Line 28 from overflow page.....	0	0
2899. Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above).....	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1).....	43,780,203	33,029,762
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	40,141,626	40,552,452
4. Amortization of Interest Maintenance Reserve (IMR, Line 5).....	138,834	98,611
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....		
7. Reserve adjustments on reinsurance ceded.....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
8.2 Charges and fees for deposit-type contracts.....		
8.3 Aggregate write-ins for miscellaneous income.....	20,992	30,700
9. Totals (Lines 1 to 8.3).....	84,081,655	73,711,525
10. Death benefits.....	5,754,938	5,706,332
11. Matured endowments (excluding guaranteed annual pure endowments).....	52,419	9,972
12. Annuity benefits.....	18,953,390	16,498,328
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0.....		
14. Surrender benefits and withdrawals for life contracts.....	10,172,174	16,480,712
15. Interest and adjustments on contract or deposit-type contracts funds.....	3,451,953	4,003,932
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health contracts.....	31,336,316	14,983,983
18. Totals (Lines 10 to 17).....	69,721,190	57,683,259
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1 less Col. 5).....	1,095,232	915,856
20. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1 less Col. 5).....		
21. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6).....	8,500,587	8,148,456
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	248,582	235,050
23. Increase in loading on deferred and uncollected premiums.....		
24. Net transfers to or (from) Separate Accounts net of reinsurance.....		
25. Aggregate write-ins for deductions.....	0	0
26. Totals (Lines 18 to 25).....	79,565,591	66,982,621
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	4,516,064	6,728,904
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	1,457,056	2,641,572
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	3,059,008	4,087,332
30. Net realized capital gains (losses) less capital gains tax of \$.....0 (excluding \$....361,116 transferred to the IMR).....	(51,383)	45,432
31. Net income (Lines 29 + 30).....	3,007,625	4,132,764
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	92,544,017	91,060,736
33. Net income from operations (Line 31).....	3,007,625	4,132,764
34. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	(1,031,620)	267,236
35. Change in net unrealized foreign exchange capital gain (loss).....		
36. Change in nonadmitted assets.....	59,827	80,453
37. Change in liability for reinsurance in unauthorized and certified companies.....		
38. Change in reserve on account of change in valuation basis, (increase) or decrease.....		
39. Change in asset valuation reserve.....	1,082,537	202,827
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....		
41. Other changes in surplus in Separate Accounts statement.....		
42. Change in surplus notes.....		
43. Cumulative effect of changes in accounting principles.....		
44. Change in surplus as a result of reinsurance.....		
45. Aggregate write-ins for gains and losses in surplus.....	0	(3,200,000)
46. Net change in surplus for the year (Lines 33 through 45).....	3,118,369	1,483,281
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	95,662,386	92,544,017
DETAILS OF WRITE-INS		
08.301. Cookbook income.....	10,061	9,692
08.302. Miscellaneous.....	10,931	21,008
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	20,992	30,700
2501.		
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).....	0	0
4501. PRIOR PERIOD ADJUSTMENT TO RESERVES FOR MODIFICATION OF PAID UP TABLES.....		(2,450,000)
4502. PRIOR PERIOD ADJUSTMENT TO CLAIMS PAYABLE FOR MODIFICATION OF PAID UP TABLES.....		(750,000)
4503.		
4598. Summary of remaining write-ins for Line 45 from overflow page.....	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above).....	0	(3,200,000)

CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	43,753,753	32,994,166
2.	Net investment income.....	44,012,125	43,990,746
3.	Miscellaneous income.....	16,994	30,700
4.	Total (Lines 1 through 3).....	87,782,872	77,015,612
5.	Benefit and loss related payments.....	35,314,807	38,871,975
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7.	Commissions, expenses paid and aggregate write-ins for deductions.....	10,995,913	8,741,798
8.	Dividends paid to policyholders.....	2,672,056	1,420,572
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		
10.	Total (Lines 5 through 9).....	48,982,776	49,034,345
11.	Net cash from operations (Line 4 minus Line 10).....	38,800,096	27,981,267
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	20,577,782	27,577,760
12.2	Stocks.....	53,332	1,545,920
12.3	Mortgage loans.....	2,396	2,140
12.4	Real estate.....		
12.5	Other invested assets.....	250,000	
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).....	20,883,510	29,125,820
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	59,980,470	51,771,790
13.2	Stocks.....	24,029	20,665
13.3	Mortgage loans.....		
13.4	Real estate.....		
13.5	Other invested assets.....		
13.6	Miscellaneous applications.....		
13.7	Total investments acquired (Lines 13.1 to 13.6).....	60,004,498	51,792,455
14.	Net increase (decrease) in contract loans and premium notes.....	226,372	396,876
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(39,347,360)	(23,063,511)
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.....	109,236	(58,018)
16.5	Dividends to stockholders.....		
16.6	Other cash provided (applied).....	64,434	95,937
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	173,670	37,919
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).....	(373,594)	4,955,675
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	22,936,738	17,981,064
19.2	End of year (Line 18 plus Line 19.1).....	22,563,144	22,936,738

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

20.0001		
---------	--	--

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	3	4
	Total	Life Insurance	Annuities	Supplementary Contracts
Involving Life or Disability Contingencies (Reserves)				
(Net of Reinsurance Ceded)				
1. Reserve December 31, prior year.....	657,806,000	250,875,000	406,931,000	
2. Tabular net premiums or considerations.....	43,953,871	6,679,749	37,274,122	
3. Present value of disability claims incurred.....	0			XXX
4. Tabular interest.....	27,754,180	9,996,243	17,757,937	
5. Tabular less actual reserve released.....	362,407		362,407	
6. Increase in reserve on account of change in valuation basis.....	0			
7. Other increases (net).....	0			
8. Totals (Lines 1 to 7).....	729,876,458	267,550,992	462,325,466	0
9. Tabular cost.....	6,207,146	6,207,146		XXX
10. Reserves released by death.....	2,301,975	2,301,975	XXX	XXX
11. Reserves released by other terminations (net).....	5,312,871	5,312,871		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	26,912,466		26,912,466	
13. Net transfers to or (from) separate accounts.....	0			
14. Total deductions (Lines 9 to 13).....	40,734,458	13,821,992	26,912,466	0
15. Reserve December 31, current year.....	689,142,000	253,729,000	435,413,000	0

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a) -	-
1.1 Bonds exempt from U.S. tax.....	(a) -	-
1.2 Other bonds (unaffiliated).....	(a) .....38,548,700	.....38,908,024
1.3 Bonds of affiliates.....	(a) -	-
2.1 Preferred stocks (unaffiliated).....	(b) .....137,407	.....156,396
2.11 Preferred stocks of affiliates.....	(b)	-
2.2 Common stocks (unaffiliated).....	.....82,594	.....83,756
2.21 Common stocks of affiliates.....	.....	- .....
3. Mortgage loans.....	(c) .....116	.....116
4. Real estate.....	(d) .....403,083	.....403,083
5. Contract loans.....	.....212,022	.....212,022
6. Cash, cash equivalents and short-term investments.....	(e) .....8,714	.....8,955
7. Derivative instruments.....	(f) - .....	.....
8. Other invested assets.....	.....832,750	.....829,536
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....40,225,386	.....40,601,888
11. Investment expenses.....		(g) .....176,796
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g) .....108,676
13. Interest expense.....		(h)
14. Depreciation on real estate and other invested assets.....		(i) .....174,790
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....460,262
17. Net investment income (Line 10 minus Line 16).....		.....40,141,626

DETAILS OF WRITE-INS

0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		.....0

- (a) Includes \$.....285,004 accrual of discount less \$.....4,301,281 amortization of premium and less \$.....854,619 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....174,790 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....122	.....	.....122	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....304,336	.....	.....304,336	.....86,934	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....5,275	.....	.....5,275	.....(1,118,554)	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	.....	.....	.....0	.....	.....
8. Other invested assets.....	.....	.....	.....0	.....	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....309,733	.....0	.....309,733	.....(1,031,620)	.....0

DETAILS OF WRITE-INS

0901. ....			.....0		
0902. ....			.....0		
0903. ....			.....0		
0998. Summary of remaining write-ins for Line 9 from overflow page....	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

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

	1 Total	Insurance			5 Aggregate of All Other Lines of Business	6 Total (Columns 2 through 5)	7 Fraternal	8 Expense
		2 Life Insurance	3 Individual Annuities	4 Accident and Health				
FIRST YEAR (other than single)								
1. Uncollected.....	0					0		
2. Deferred and accrued.....	0					0		
3. Deferred, accrued & uncollected:								
3.1 Direct.....	0					0		
3.2 Reinsurance assumed.....	0					0		
3.3 Reinsurance ceded.....	0					0		
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0	0
4. Advance.....	0					0		
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct.....	23,473,528	101,398	23,372,130			23,473,528		
6.2 Reinsurance assumed.....	0					0		
6.3 Reinsurance ceded.....	0					0		
6.4 Net.....	23,473,528	101,398	23,372,130	0	0	23,473,528	0	0
7. Line 5 + Line 6.4.....	23,473,528	101,398	23,372,130	0	0	23,473,528	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	0					0		
9. First year premiums and considerations:								
9.1 Direct.....	23,473,528	101,398	23,372,130			23,473,528		
9.2 Reinsurance assumed.....	0					0		
9.3 Reinsurance ceded.....	0					0		
9.4 Net (Line 7 - Line 8).....	23,473,528	101,398	23,372,130	0	0	23,473,528	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct.....	2,631,031	2,617,377	13,654			2,631,031		
10.2 Reinsurance assumed.....	0					0		
10.3 Reinsurance ceded.....	0					0		
10.4 Net.....	2,631,031	2,617,377	13,654	0	0	2,631,031	0	0
RENEWAL								
11. Uncollected.....	15,658	15,658	-			15,658		
12. Deferred and accrued.....	0					0		
13. Deferred, accrued & uncollected:								
13.1 Direct.....	15,658	15,658				15,658		
13.2 Reinsurance assumed.....	0					0		
13.3 Reinsurance ceded.....	0					0		
13.4 Net (Line 11 + Line 12).....	15,658	15,658	0	0	0	15,658	0	0
14. Advance.....	502,551	502,551				502,551		
15. Line 13.4 - Line 14.....	(486,893)	(486,893)	0	0	0	(486,893)	0	0
16. Collected during year:								
16.1 Direct.....	17,955,046	4,066,708	13,888,338			17,955,046		
16.2 Reinsurance assumed.....	0	-	-			0		
16.3 Reinsurance ceded.....	305,852	305,852	-			305,852		
16.4 Net.....	17,649,194	3,760,856	13,888,338	0	0	17,649,194	0	0
17. Line 15 + Line 16.4.....	17,162,301	3,273,963	13,888,338	0	0	17,162,301	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	(513,343)	(513,343)				(513,343)		
19. Renewal premiums and considerations:								
19.1 Direct.....	17,981,496	4,093,158	13,888,338			17,981,496		
19.2 Reinsurance assumed.....	0					0		
19.3 Reinsurance ceded.....	305,852	305,852				305,852		
19.4 Net (Line 17 - Line 18).....	17,675,644	3,787,306	13,888,338	0	0	17,675,644	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct.....	44,086,055	6,811,933	37,274,122	0	0	44,086,055	0	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	305,852	305,852	0	0	0	305,852	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	43,780,203	6,506,081	37,274,122	0	0	43,780,203	0	0

EXHIBIT 1 - PART 2 - REFUNDS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE

ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1	Insurance					7	8
		2	3	4	5	6		
	Total	Life Insurance	Individual Annuities	Accident and Health	Aggregate of All Other Lines of Business	Total (Columns 2 through 5)	Fraternal	Expense
REFUNDS APPLIED (included in Part 1)								
21. To pay renewal premiums.....	20,180	20,180				20,180		
22. All other.....	2,175,747	2,175,747				2,175,747		
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded.....	.0					.0		
23.2 Reinsurance assumed.....	.0					.0		
23.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
24. Single:								
24.1 Reinsurance ceded.....	.0					.0		
24.2 Reinsurance assumed.....	.0					.0		
24.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:								
25.1 Reinsurance ceded.....	.0					.0		
25.2 Reinsurance assumed.....	.0					.0		
25.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6).....	.0	.0	.0	.0	.0	.0	.0	.0
26.2 Reinsurance assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
26.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single).....	888,654	68,647	820,007			888,654		
28. Single.....	162,975	162,975				162,975		
29. Renewal.....	43,603	43,603				43,603		
30. Deposit-type contract funds.....	.0					.0		
31. Totals (to agree with Page 6, Line 19).....	1,095,232	275,225	820,007	.0	.0	1,095,232	.0	.0

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	Aggregate of All Other Lines of Business	Investment	Fraternal	Total
1.	Rent.....	403,083						403,083
2.	Salaries and wages.....	1,745,816					177,500	1,923,316
3.11	Insured benefit plans for employees.....	364,589					26,500	391,089
3.12	Insured benefit plans for fieldworkers.....							.0
3.21	Uninsured benefit plans for employees.....							.0
3.22	Uninsured benefit plans for fieldworkers.....							.0
3.31	Other employee welfare.....							.0
3.32	Other fieldworker welfare.....							.0
4.1	Legal fees and expenses.....	143,071						143,071
4.2	Medical examination fees.....	41,037						41,037
4.3	Inspection report fees.....							.0
4.4	Fees of public accountants and consulting actuaries.....	387,270						387,270
4.5	Expense of investigation and settlement of certificate claims.....							.0
5.1	Traveling expenses.....	82,960					27,653	110,613
5.2	Advertising.....	244,218					29,722	273,940
5.3	Postage, express, telegraph and telephone.....	185,910						185,910
5.4	Printing and stationery.....	31,950						31,950
5.5	Cost or depreciation of furniture and equipment.....	43,961						43,961
5.6	Rental of equipment.....							.0
5.7	Cost or depreciation of EDP equipment and software.....	83,004						83,004
5.8	Lodge supplies less \$.....0 from sales.....							.0
6.1	Books and periodicals.....	13,072						13,072
6.2	Bureau and association dues.....	36,363						36,363
6.3	Insurance, except on real estate.....	56,536						56,536
6.4	Miscellaneous losses.....							.0
6.5	Collection and bank service charges.....	21,746						21,746
6.6	Sundry general expenses.....	97,568						97,568
7.1	Field expense allowance.....							.0
7.2	Fieldworkers' balances charged off (less \$.....0 recovered).....							.0
7.3	Field conferences other than local meetings.....	56,588						56,588
8.1	Official publications.....						420,714	420,714
8.2	Expense of Supreme Lodge Meetings.....	146,747						146,747
9.1	Real estate expenses.....					176,531		176,531
9.2	Investment expenses not included elsewhere.....					265		265
9.3	Aggregate write-ins for expenses.....	422,011	.0	.0	.0	.0	3,211,000	3,633,011
10.	General Expenses Incurred.....	4,607,500	.0	.0	.0	176,796	(a)...3,893,089	(b)...8,677,385
11.	General expenses unpaid December 31, prior year.....	1,380,872					1,223,545	2,604,417
12.	General expenses unpaid December 31, current year.....	541,410					903,877	1,445,287
13.	General expenses paid during year (Lines 10 + 11 - 12).....	5,446,962	.0	.0	.0	176,796	4,212,757	9,836,515

DETAILS OF WRITE-INS

09.301	Data Processing.....	380,632						380,632
09.302	Repairs - Supplies.....	36,511						36,511
09.303	Temporary Help.....	4,868						4,868
09.398	Summary of remaining write-ins for Line 9.3 from overflow page.....	.0	.0	.0	.0	.0	3,211,000	3,211,000
09.399	Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	422,011	.0	.0	.0	.0	3,211,000	3,633,011

(a) Show the distribution of this amount in the following categories:
1. Charitable \$.....288,371; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$.....248,006
5. Religious \$.....0; 6. Membership \$.....3,125,060; 7. Other \$.....231,653; 8. Total \$.....3,893,090
(b) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	Aggregate of All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes.....				108,676		108,676
2.	State insurance department licenses and fees.....	98,181					98,181
3.	Other state taxes, including \$.....0 for employee benefits.....						.0
4.	U.S. Social Security taxes.....	150,402					150,402
5.	All other taxes.....						.0
6.	Taxes, licenses and fees Incurred.....	248,583	0	0	108,676	.0	357,259
7.	Taxes, licenses and fees unpaid December 31, prior year.....				114,230		114,230
8.	Taxes, licenses and fees unpaid December 31, current year.....				108,676		108,676
9.	Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	248,583	0	0	114,230	.0	362,813

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....	20,180	
2.	Applied to shorten the endowment or premium-paying period.....		
3.	Applied to provide paid-up additions.....	2,175,747	
4.	Applied to provide paid-up annuities.....		
5.	Total (Lines 1 to 4).....	2,195,927	.0
6.	Paid-in cash.....	138,806	
7.	Left on deposit.....	337,323	
8.	Aggregate write-ins for dividend or refund.....	.0	.0
9.	Total (Lines 5 to 8).....	2,672,056	.0
10.	Amount due and unpaid.....		
11.	Provision for dividends or refunds payable in the following calendar year.....	1,380,000	
12.	Terminal dividends.....		
13.	Provision for deferred dividend contracts.....		
14.	Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15.	Total (Lines 10 through 14).....	1,380,000	.0
16.	Total from prior year.....	2,595,000	
17.	Total dividends or refunds (Line 9 + 15 - 16).....	1,457,056	.0

DETAILS OF WRITE-INS

0801.	.....	
0802.	.....	
0803.	.....	
0898.	Summary of remaining write-ins for Line 8 from overflow page.....	.0	.0
0899.	Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	.0	.0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. NFC 4% @ AE 2.5%.....	.....3,000	.....	.....3,000	.....	.....
0100002. AE 4% @ AE2.5%.....	.....41,593	.....	.....41,593	.....	.....
0100003. AE 3.5% @ AE 2.5%.....	.....1,780,850	.....	.....1,780,850	.....	.....
0100004. AM 2.5% @ AE 2.5%.....	.....9,407,390	.....	.....9,407,390	.....	.....
0100005. AM 3% @ AE 2.5%.....	.....233,239	.....	.....233,239	.....	.....
0100006. AM 3.5% @ AE 2.5%.....	.....138,945	.....	.....138,945	.....	.....
0100007. 1941 CSO 2.5%.....	.....229,619	.....	.....229,619	.....	.....
0100008. 58 CSO 2.5%.....	.....12,618,205	.....	.....12,618,205	.....	.....
0100009. 58 CSO 4% @ 58 CSO 2.5%.....	.....4,586,468	.....	.....4,586,468	.....	.....
0100010. 1958 CSO 4.5%.....	.....709,502	.....	.....709,502	.....	.....
0100011. 80 CSO A/F 5.5% Curtate.....	.....13,273,004	.....	.....13,273,004	.....	.....
0100012. 80 CSO 5.5% @ 80 CSO 4.5%.....	.....44,955,998	.....	.....44,955,998	.....	.....
0100013. 80 CSO 5% @ 80 CSO 4.5%.....	.....4,881,409	.....	.....4,881,409	.....	.....
0100014. 80 CSO 6% @ 80 CSO 4.5%.....	.....593,015	.....	.....593,015	.....	.....
0100015. 80 CSO 5.5 & 6% @ 80 CSO 5.5%.....	.....16,304,447	.....	.....16,304,447	.....	.....
0100016. 80 CSO M/F/S/NS 4.5%.....	.....29,234,262	.....	.....29,234,262	.....	.....
0100017. 2001 CSO 4.5%.....	.....869,333	.....	.....869,333	.....	.....
0100018. 2001 CSO 4.0%.....	.....69,696,568	.....	.....69,696,568	.....	.....
0100019. 2001 CSO 4.0% Special Res (S/U).....	.....24,389,800	.....	.....24,389,800	.....	.....
0100020. 2001 CSO 3.75%.....	.....194,835	.....	.....194,835	.....	.....
0100021. 2001 CSO 3.5%.....	.....6,867,621	.....	.....6,867,621	.....	.....
0100022. ....	.....0	.....	.....	.....	.....
0100023. Provision for Post Mortem Divd.....	.....12,950,000	.....	.....12,950,000	.....	.....
0100024. Rounding.....	.....533	.....	.....533	.....	.....
0199997. Totals (Gross).....	.....253,959,636	.....0	.....253,959,636	.....0	.....0
0199998. Reinsurance ceded.....	.....252,636	.....	.....252,636	.....	.....
0199999. Totals (Net).....	.....253,707,000	.....0	.....253,707,000	.....0	.....0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. Individual Deferred Annuities.....	.....431,360,137	.....XXX.....	.....431,360,137	.....XXX.....	.....
0200002. Single Premium Immediate Annuities - with life contingencies.....	.....4,052,351	.....XXX.....	.....4,052,351	.....XXX.....	.....
0200003. ....	.....0	.....XXX.....	.....	.....XXX.....	.....
0200004. ....	.....0	.....XXX.....	.....	.....XXX.....	.....
0200005. Rounding.....	.....512	.....XXX.....	.....512	.....XXX.....	.....
0299997. Totals (Gross).....	.....435,413,000	.....XXX.....	.....435,413,000	.....XXX.....	.....0
0299999. Totals (Net).....	.....435,413,000	.....XXX.....	.....435,413,000	.....XXX.....	.....0
Accidental Death Benefits:					
0400001. ....	.....0	.....	.....	.....	.....
0400002. Accidental Death Benefits.....	.....10,000	.....	.....10,000	.....	.....
0499997. Totals (Gross).....	.....10,000	.....0	.....10,000	.....0	.....0
0499999. Totals (Net).....	.....10,000	.....0	.....10,000	.....0	.....0
Miscellaneous Reserves:					
0700001. Waiver of Premiums After Age 80 Under OL.....	.....11,443	.....	.....11,443	.....	.....
0700002. Asset Liability Matching.....	.....0	.....	.....	.....	.....
0700003. ....	.....0	.....	.....	.....	.....
0700004. ....	.....0	.....	.....	.....	.....
0700005. Rounding.....	.....557	.....	.....557	.....	.....
0799997. Totals (Gross).....	.....12,000	.....0	.....12,000	.....0	.....0
0799999. Totals (Net).....	.....12,000	.....0	.....12,000	.....0	.....0
9999999. Totals (Net) - Page 3, Line 1.....	.....689,142,000	.....0	.....689,142,000	.....0	.....0

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	Other Individual Contracts				
			3	4	5	6	7
	Total	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE							
1. Unearned premium reserves.....	.....0	.....	.....	.....	.....	.....	.....
2. Additional contract reserves (a).....	.....0	.....	.....	.....	.....	.....	.....
3. Additional actuarial reserves-Asset/Liability analysis.....	.....0	.....	.....	.....	.....	.....	.....
4. Reserve for future contingent benefits.....	.....0	.....	.....	.....	.....	.....	.....
5. Aggregate write-ins for reserves.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
6. Totals (Gross).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
7. Reinsurance ceded.....	.....0	.....	.....	.....	.....	.....	.....
8. Totals (Net).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
CLAIM RESERVE							
9. Present value of amounts not yet due on claims.....	.....0	.....	.....	.....	.....	.....	.....
10. Additional actuarial reserves-Asset/Liability analysis.....	.....0	.....	.....	.....	.....	.....	.....
11. Reserve for future contingent benefits.....	.....0	.....	.....	.....	.....	.....	.....
12. Aggregate write-ins for reserves.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
13. Totals (Gross).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
14. Reinsurance ceded.....	.....0	.....	.....	.....	.....	.....	.....
15. Totals (Net).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
16. TOTAL (Net).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
17. TABULAR FUND INTEREST.....	.....0	.....	.....	.....	.....	.....	.....

NONE

DETAILS OF WRITE-INS							
0501. ....	.....0	.....	.....	.....	.....	.....	.....
0502. ....	.....0	.....	.....	.....	.....	.....	.....
0503. ....	.....0	.....	.....	.....	.....	.....	.....
0598. Summary of remaining write-ins for Line 5 from overflow page.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
0599. Totals (Lines 0501 thru 0503 + 0598) (Line 5 above)	.....0	.....0	.....0	.....0	.....0	.....0	.....0
1201. ....	.....0	.....	.....	.....	.....	.....	.....
1202. ....	.....0	.....	.....	.....	.....	.....	.....
1203. ....	.....0	.....	.....	.....	.....	.....	.....
1298. Summary of remaining write-ins for Line 12 from overflow page.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0
1299. Totals (Lines 1201 thru 1203 + 1298) (Line 12 above)	.....0	.....0	.....0	.....0	.....0	.....0	.....0

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at beginning of the year before reinsurance.....	.....13,803,415	.....	.....9,319,458	.....335,580	.....4,148,377	.....
2. Deposits received during the year.....	.....385,855	.....	.....	.....48,532	.....337,323	.....
3. Investment earnings credited to the account.....	.....177,885	.....	.....	.....16,214	.....161,671	.....
4. Other net change in reserves.....	.....3,029,573	.....	.....3,029,573	-	-	.....
5. Fees and other charges assessed.....	.....0	.....	.....	-	-	.....
6. Surrender charges.....	.....0	.....	.....	-	-	.....
7. Net surrender or withdrawal payments.....	.....276,619	.....	.....	.....21,269	.....255,350	.....
8. Other net transfers to or (from) Separate Accounts.....	.....0	.....	.....	.....	.....	.....
9. Balance at the end of the current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	.....17,120,109	.....0	.....12,349,031	.....379,057	.....4,392,021	.....0
10. Reinsurance balance at the beginning of the year.....	.....0	.....	.....	.....	.....	.....
11. Net change in reinsurance assumed.....	.....0	.....	.....	.....	.....	.....
12. Net change in reinsurance ceded.....	.....0	.....	.....	.....	.....	.....
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	.....0	.....0	.....0	.....0	.....0	.....0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)....	.....17,120,109	.....0	.....12,349,031	.....379,057	.....4,392,021	.....0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	1,191,471		1,191,471								
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	1,191,471	0	1,191,471	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	0	0	0
2.2 Other:											
2.21 Direct.....	0										
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	1,065,000		1,065,000								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	1,065,000	0	(b).....1,065,000	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
4. Totals:											
4.1 Direct.....	2,256,471	0	2,256,471	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
4.4 Net.....	2,256,471	(a).....0	(a).....2,256,471	0	0	0	(a).....0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CONTRACT CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	24,898,138		5,944,748	18,953,390							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	(d) 24,898,138	0	5,944,748	18,953,390	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	2,256,471	0	2,256,471	0	0	0	0	0	0	0	0
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
2.4 Net.....	2,256,471	0	2,256,471	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers Dec. 31, current year.....	0										
4. Liability December 31, prior year:											
4.1 Direct.....	2,393,862		2,393,862								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	2,393,862	0	2,393,862	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	24,760,747	0	5,807,357	18,953,390	0	0	0	0	0	0	0
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
6.4 Net.....	24,760,747	0	5,807,357	18,953,390	0	0	0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.....0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.....0
2.2 Common stocks.....			.....0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.....0
3.2 Other than first liens.....			.....0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.....0
4.2 Properties held for the production of income.....			.....0
4.3 Properties held for sale.....			.....0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.....0
6. Contract loans.....			.....0
7. Derivatives (Schedule DB).....			.....0
8. Other invested assets (Schedule BA).....			.....0
9. Receivables for securities.....			.....0
10. Securities lending reinvested collateral assets (Schedule DL).....			.....0
11. Aggregate write-ins for invested assets.....	.....0	.....0	.....0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.....0	.....0	.....0
13. Title plants (for Title insurers only).....			.....0
14. Investment income due and accrued.....			.....0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			.....0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.....0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			.....0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			.....0
16.2 Funds held by or deposited with reinsured companies.....			.....0
16.3 Other amounts receivable under reinsurance contracts.....			.....0
17. Amounts receivable relating to uninsured plans.....			.....0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.....0
18.2 Net deferred tax asset.....			.....0
19. Guaranty funds receivable or on deposit.....			.....0
20. Electronic data processing equipment and software.....			.....0
21. Furniture and equipment, including health care delivery assets.....	.....74,614	.....133,380	.....58,766
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.....0
23. Receivables from parent, subsidiaries and affiliates.....			.....0
24. Health care and other amounts receivable.....			.....0
25. Aggregate write-ins for other than invested assets.....	.....148,219	.....149,280	.....1,061
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	.....222,833	.....282,660	.....59,827
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.....0
28. TOTALS (Lines 26 and 27).....	.....222,833	.....282,660	.....59,827

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
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.....0	.....0	.....0
2501. Prepaid Expense.....	.....148,219	.....149,280	.....1,061
2502. ....			.....0
2503. ....			.....0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.....0	.....0	.....0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	.....148,219	.....149,280	.....1,061

NOTES TO FINANCIAL STATEMENTS

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

	State of Domicile	2015	PRIOR YEAR
NET INCOME			
(1) First Catholic Slovak Ladies Association Of The U.S.A. state basis (Page 4, Line 35, Columns 1 & 2)	OH	\$ 3,007,625	\$ 4,132,764
(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	\$ 3,007,625	\$ 4,132,764
SURPLUS			
(5) First Catholic Slovak Ladies Association Of The U.S.A. state basis (Page 3, line 37, Columns 1 & 2)	OH	\$ 95,662,388	\$ 92,544,021
(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	\$ 95,662,388	\$ 92,544,021

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

The life and annuity premiums are recognized as income when earned. Expenses incurred in connection with acquiring new insurance are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Association’s Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Association.

In addition, the Association uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method, except that bonds with a NAIC rating of "6" are valued at fair market.
- (3) Common Stocks are stated at market.
- (4) Preferred stocks are stated at cost, except for stocks designated as "4, 5, or 6", which are stated at market.
- (5) Mortgage loans - recorded at aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at amortized cost or the lower of amortized cost or fair value, using the retrospective method.
- (7) Subsidiaries controlled and affiliated companies - None.
- (8) Joint ventures, partnerships and limited liability companies - None.
- (9) Derivatives - None.
- (10) Premium deficiency calculation - none.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Association has not modified its capitalization policy from the prior period. Real estate, furniture and fixtures are recorded at cost less depreciation over its estimated useful life. Electronic data processing equipment and software are recorded at cost and amortized over a three-year period.
- (13) Method used for pharmaceutical rebate receivables - Not Applicable.

D. Going Concern - Not Applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 2 – ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS - Surplus was adjusted by \$3,200,000 in 2014 to adjust reserves & claims payable for modification of paid up tables.

NOTE 3 – BUSINESS COMBINATIONS AND GOODWILL - None.

NOTE 4 – DISCONTINUED OPERATIONS - None.

NOTE 5 – INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans - None.

- (1) The maximum and minimum lending rates for mortgage loans during 2015 were: - None.
- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgage was - None. %.

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	\$	\$
(4) Age Analysis of Mortgage Loans:		

		Residential			Commercial			
		Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
a.	Current Year							
1.	Recorded Investment (All)							
(a)	Current	\$	\$	\$	\$	\$	\$	\$
(b)	30-59 Days Past Due							
(c)	60-89 Days Past Due							
(d)	90-179 Days Past Due							
(e)	180+ Days Past Due							
2.	Accruing Interest 90-179 Days Past Due							
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	\$
(b)	Interest Accrued	\$	\$	\$	\$	\$	\$	\$
3.	Accruing Interest 180+ Days Past Due							
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	\$
(b)	Interest Accrued							
4.	Interest Reduced							
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	\$
(b)	Number of Loans							
(c)	Percent Reduced	%	%	%	%	%	%	%
b.	Prior Year							
1.	Recorded Investment (All)							
(a)	Current	\$	\$ 2,396	\$	\$	\$	\$	\$ 2,396
(b)	30-59 Days Past Due							
(c)	60-89 Days Past Due							
(d)	90-179 Days Past Due							
(e)	180+ Days Past Due							
2.	Accruing Interest 90-179 Days Past Due							
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	\$
(b)	Interest Accrued							
3.	Accruing Interest 180+ Days Past Due							
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	\$
(b)	Interest Accrued							
4.	Interest Reduced							
(a)	Recorded Investment	\$	\$	\$	\$	\$	\$	\$
(b)	Number of Loans							
(c)	Percent Reduced	%	%	%	%	%	%	%

NOTES TO FINANCIAL STATEMENTS

- (5) Investment Impaired Loans With or Without Allowance for Credit Losses: - None.
- (6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting: - None.
- (7) Allowance for credit losses: - None.
- (8) Mortgage loans derecognized as a result of foreclosure. - Not Applicable.
- (9) The company recognizes interest income on its impaired loans upon receipt. - Not Applicable.
- B. Debt Restructuring - None.
- C. Reverse Mortgages - None.
- D. Loan-Backed Securities - None.
- E. Repurchase Agreements and/or Securities Lending Transactions - None.
- F. Real Estate - None.
- G. Investments in Low-Income Housing Trade Credits (LIHTC) - None.
- H. Restricted Assets - None.
- I. Working Capital Finance Investments - None.
- J. Offsetting and Netting of Assets and Liabilities - None.
- K. Structured Notes - None.

NOTE 6 – JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES - None.

NOTE 7 – INVESTMENT INCOME

- A. Due and accrued income was excluded from surplus on the following bases: All investment income due and accrued with amounts that are over 90 days past due.
- B. The total amount excluded was \$-0-.

NOTE 8 – DERIVATIVE INSTRUMENTS - None.

NOTE 9 – INCOME TAXES - Not Applicable.

NOTE 10 – INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES - Not Applicable.

NOTE 11 – DEBT - The Association has a line of credit for cash management purposes and may borrow up to \$20,000,000. The balance at December 31, 2015 is -0-.

NOTE 12 – RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

- A. Defined Benefit Plan

(1)	Change in Benefit Obligation		Overfunded		Underfunded	
	a.	Pension Benefits	2015	2014	2015	2014
	1.	Benefit obligation at beginning of year	\$	\$	\$	\$
	2.	Service cost				
	3.	Interest cost				
	4.	Continuation by plan participants				
	5.	Actuarial gain (loss)				
	6.	Foreign currency exchange rate changes				
	7.	Benefits paid				
	8.	Plan amendments				
	9.	Business combinations, divestitures, curtailments, settlements and special termination benefits				

NOTES TO FINANCIAL STATEMENTS

	10.	Benefit obligation at end of year	\$	\$	\$	\$
			Overfunded		Underfunded	
b.		Postretirement Benefits	2015	2014	2015	2014
	1.	Benefit obligation at beginning of year	\$	\$	\$ 369,961	\$ 345,647
	2.	Service cost			14,988	13,668
	3.	Interest cost				100
	4.	Continuation by plan participants				
	5.	Actuarial gain (loss)			(54,690)	21,184
	6.	Foreign currency exchange rate changes				
	7.	Benefits paid			8,987	10,638
	8.	Plan amendments				
	9.	Business combinations, divestitures, curtailments, settlements and special termination benefits				
	10.	Benefit obligation at end of year	\$	\$	\$ 321,272	\$ 369,961
			Overfunded		Underfunded	
c.		Special or Contractual Benefits per SSAP No. 11	2015	2014	2015	2014
	1.	Benefit obligation at beginning of year	\$	\$	\$	\$
	2.	Service cost				
	3.	Interest cost				
	4.	Continuation by plan participants				
	5.	Actuarial gain (loss)				
	6.	Foreign currency exchange rate changes				
	7.	Benefits paid				
	8.	Plan amendments				
	9.	Business combinations, divestitures, curtailments, settlements and special termination benefits				
	10.	Benefit obligation at end of year	\$	\$	\$	\$

(2)	Change in plan assets		Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
			2015	2014	2015	2014	2015	2014
a.	Fair value of plan assets at beginning of year	\$	\$	\$	\$	\$	\$	\$
b.	Actual return on plan assets							
c.	Foreign currency exchange rate changes							
d.	Reporting entity contribution							
e.	Plan participants' contributions							
f.	Benefits paid							
g.	Business combinations, divestitures and settlements							
h.	Fair value of plan assets at end of year	\$	\$	\$	\$	\$	\$	\$

(3)	Funded status		Pension Benefits		Postretirement Benefits	
	Overfunded:		2015	2014	2015	2014
a.	Assets (nonadmitted)					
	1.	Prepaid benefit costs	\$	\$	\$	\$
	2.	Overfunded plans assets				
	3.	Total assets (nonadmitted)	\$	\$	\$	\$
	Underfunded:					
b.	Liabilities recognized					
	1.	Accrued benefits costs	\$	\$	\$ 321,000	\$ 370,000
	2.	Liability for pension benefits				

NOTES TO FINANCIAL STATEMENTS

	3.	Total liabilities recognized	\$	\$	\$ 321,000	\$ 370,000
c.		Unrecognized liabilities	\$	\$	\$	\$

(4)	Components of net periodic benefit cost		Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
			2015	2014	2015	2014	2015	2014
	a.	Service cost	\$	\$	\$ 14,988	\$ 13,668	\$	\$
	b.	Interest cost			17,398	16,183		
	c.	Expected return on plan assets			(17,498)	(16,283)		
	d.	Transition asset or obligation			7	33,985		
	e.	Gains and losses			1,598	1,982		
	f.	Prior service cost or credit						
	g.	Gain or loss recognized due to a settlements curtailment			15,117	1,693		
	h.	Total net periodic benefit cost	\$	\$	\$ 31,610	\$ 51,228	\$	\$

(5)	Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost		Pension Benefits		Postretirement Benefits	
			2015	2014	2015	2014
	a.	Items not yet recognized as a component of net periodic cost – prior year	\$	\$	\$	\$
	b.	Net transition asset or obligation recognized				
	c.	Net prior service cost or credit arising during the period				
	d.	Net prior service cost or credit recognized				
	e.	Net gain and loss arising during the period				
	f.	Net gain and loss recognized				
	g.	Items not yet recognized as a component of net periodic cost – current year	\$	\$	\$	\$

(6)	Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost		Pension Benefits		Postretirement Benefits	
			2015	2014	2015	2014
	a.	Net transition asset or obligations	\$	\$	\$	\$
	b.	Net prior service cost or credit				
	c.	Net recognized gains and losses	\$	\$	\$	\$

(7)	Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost		Pension Benefits		Postretirement Benefits	
			2015	2014	2015	2014
	a.	Net transition asset or obligations	\$	\$	\$	\$
	b.	Net prior service cost or credit				
	c.	Net recognized gains and losses	\$	\$	\$	\$

(8)	Weighted-average assumptions used to determine net periodic benefit cost as of December 31		2015	2014
	a.	Weighted-average discount rate	5.000%	5.000%
	b.	Expected long-term rate of return on plan assets	5.000%	5.000%
	c.	Rate of compensation increase	%	%
	Weighted-average assumptions used to determine projected benefit obligations as of December 31			
	d.	Weighted-average discount rate	5.000%	5.000%
	e.	Rate of compensation increase	%	%

(9) The amount of the accumulated benefit obligation for defined benefit pension plans was \$ 321,272 for the current year and \$ 369,961 for the prior year.

NOTES TO FINANCIAL STATEMENTS

(10) Not Applicable.

(11) Not Applicable.

(12) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the year indicated:

	Year(s)	Amount
a.	2016	\$
b.	2017	\$
c.	2018	\$
d.	2019	\$
e.	2020	\$
f.	2021 through 20	\$

(13) Not Applicable.

(14) Not Applicable.

(15) Not Applicable.

(16) Not Applicable.

(17) Not Applicable.

(18) Not Applicable.

(19) Not Applicable.

(20) Not Applicable.

(21) Not Applicable.

B. Investment Policies and Strategies - Not Applicable.

C. Fair Value of Plan Assets - Not Applicable.

D. Basis Used to Determine Expected Long-Term Rate-of-Return - Not Applicable.

E. Defined Contribution Plans
The Association sponsors a defined-contribution plan to employees who are eligible to participate. Eligibility is based on the employee completing one year of service. Each participant can choose to make before-tax contributions ranging from 0% to 15% of their compensation. The employee contributions are always 100% vested. The Associations matching contribution for the plan was \$93,756 and \$94,317 for 2015 and 2014, respectively.

F. Multiemployer Plans - None.

G. Consolidated/Holding Company Plans - None.

H. Postemployment Benefits and Compensated Absences - None.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - Not Applicable.

NOTE 13 – CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

- (1) The Association has no shares of capital stock outstanding.
- (2) The Association has no preferred stock outstanding.
- (3) Not Applicable.
- (4) Not Applicable.
- (5) Not Applicable.
- (6) There were no restrictions placed on the Association's surplus.
- (7) There were no advances to surplus.
- (8) There was no stock held for special purposes by the Association's.
- (9) There were no major changes in balances of special purpose funds
- (10) The portion of unassigned funds (surplus) represented or reduced by unrealized gains and losses is: (1,031,620)

NOTES TO FINANCIAL STATEMENTS

- (11) The reporting entity issued the following surplus debentures or similar obligations: - None.
- (12) The impact of any restatement due to prior quasi-reorganizations is as follows: - None.
- (13) The effective dates of all quasi-reorganizations in the prior 10 years are: - Not Applicable.

NOTE 14 – LIABILITIES, CONTINGENCIES AND ASSESSMENTS - None.

NOTE 15 – LEASES - None.

NOTE 16 – INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK - None.

NOTE 17 – SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES - None.

NOTE 18 – GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE PORTION OF PARTIALLY INSURED PLANS - None.

NOTE 19 – DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS - None.

NOTE 20 – FAIR VALUE MEASUREMENTS

A.

(1) Fair Value Measurements at Reporting Date

Assets at Fair Value	Level 1	Level 2	Level 3	Total
COMMON STOCKS - INDUSTRIAL & MISC	\$ 4,493,446	\$	\$	\$ 4,493,446
BONDS		805,000		805,000

Liabilities at Fair Value	Level 1	Level 2	Level 3	Total
	\$	\$	\$	\$
Total	\$	\$	\$	\$

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

	Beginning Balance at 1/1/2015	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2015
a. Assets	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

	Beginning Balance at 1/1/2015	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2015
b. Liabilities	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

- (3) Policy for Determining when Transfers between Levels are Recognized - Not Applicable.
- (4) Fair value market values of investments are provided by the NAIC
- (5) Derivative assets and Liabilities - None.

B. Not Applicable

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
BONDS	\$ 787,317,254	\$ 754,741,574	\$	\$ 787,317,254	\$	\$
PREFERRED STOCKS	2,227,364	2,105,553		2,227,364		
COMMON STOCKS	4,493,446	4,493,446	4,493,446			
MORTGAGE LOANS						
CASH & SHORT-TERM INVESTMENTS	22,563,146	22,563,146	22,563,146			
OTHER INVESTED ASSETS	12,596,670	10,953,993		12,596,670		
TOTAL	829,197,880	794,857,712	27,056,592	802,141,288		

D. Not Practicable to Estimate Fair Value

NOTES TO FINANCIAL STATEMENTS

Type of Class or Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
	\$	%		

NOTE 21 –OTHER ITEMS - None.

NOTE 22 – EVENTS SUBSEQUENT - None.

NOTE 23. – REINSURANCE

A. Ceded Reinsurance Report

Section1 – General Interrogatories

- (1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? NO
- (2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business? NO

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? NO
- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 0
- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$ 0
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? NO

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ 305,852
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? NO
- If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$ _____

B. Uncollectible Reinsurance - Not Applicable.

C. Commutation of Ceded Reinsurance - Not Applicable.

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

NOTE 24 – RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDTERMINATION - Not Applicable.

NOTE 25. – CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES - Not Applicable.

NOTE 26. – INTERCOMPANY POOLING ARRANGEMENTS - Not Applicable.

NOTE 27 –STRUCTURED SETTLEMENTS - Not Applicable.

NOTE 28 – HEALTH CARE RECEIVABLES - Not Applicable.

NOTE 29 – PARTICIPATING POLICIES

- A. Approximately 95% of life business is participating.
- B. Dividends are accounted for as shown in Exhibit 4.
- C. The Association paid dividends in the amount of \$2,672,056 to policyholders.

NOTES TO FINANCIAL STATEMENTS

D. The Association did not allocate any additional income to participating policies.

NOTE 30 – PREMIUM DEFICIENCY RESERVES - Not Applicable.

NOTE 31 – RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS

- (1) The Association waives deduction of deferred fractional premiums upon death of insured and returns any portion of final premium beyond the date of death. A reserve for this is provided in Exhibit 5. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums are charged for substandard policies issued.
- (3) Not Applicable.
- (4) The Tabular Interest (page 7, line 4) has been determined from the basic data for the calculation of policy reserves. The Tabular Less Actual Reserve Released (page 7, line 5) has been determined from the basic data for the calculation of policy reserves and the actual reserves released. The Tabular Cost (page 7, line 9) has been determined by formula as described in the instructions for page 7.
- (5) Tabular Interest on accumulated dividends is equal to full year's interest on the beginning balance. Tabular interest on supplementary contracts without life contingencies is equal to a full year's interest on the principal left on deposit. In both cases, Tabular Interest as calculated as stated previously is adjusted in case of withdrawal of deposit during the year.
- (6) The details for other changes: - None.

NOTE 32 – ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT LIABILITIES BY WITHDRAWAL CHARACTERISTICS

A.	Subject to Discretionary Withdrawal:		General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
	(1)	With market value adjustment	\$	\$	\$	\$	%
	(2)	At book value less current surrender charge of 5% or more	46,113,953			46,113,953	10.190%
	(3)	At fair value					%
	(4)	Total with market value adjustment or at fair value (total of 1 through 3)	46,113,953			46,113,953	10.190%
	(5)	At book value without adjustment (minimal or no charge or adjustment)	390,017,262			390,017,262	86.185%
B.	Not subject to discretionary withdrawal		16,401,894			16,401,894	3.624%
C.	Total (gross: direct + assumed)		452,533,109			452,533,109	100.000%
D.	Reinsurance ceded						
E.	Total (net (C) - (D))		\$ 452,533,109	\$	\$	\$ 452,533,109	

F. Life and Accident & Health Annual Statement:

(1)	Exhibit 5, Annuities, Total (net)	\$	435,413,000
(2)	Exhibit 5, Supplementary contracts with life contingencies, Total (net)		
(3)	Exhibit 7, Deposit-type contracts, Line 14, Column 1		17,120,109
(4)	Subtotal	\$	452,533,109
Separate Accounts Statement:			
(5)	Exhibit 3, Line 0299999, Column 2	\$	
(6)	Exhibit 3, Line 0399999, Column 2		
(7)	Policyholder dividend and coupon accumulations		
(8)	Policyholder premiums		
(9)	Guaranteed interest contracts		
(10)	Other contract deposit funds		
(11)	Subtotal	\$	
(12)	Combined Total	\$	452,533,109

NOTE 33 – PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2015 were:

		Gross	Net of Loading
(1)	Industrial	\$	\$
(2)	Ordinary new business		
(3)	Ordinary renewal	15,658	15,658
(4)	Credit life		
(5)	Group life		
(6)	Group annuity		
(7)	Totals	\$ 15,658	\$ 15,658

NOTE 34 – SEPARATE ACCOUNTS - None.

NOTE 35 – LOSS/CLAIM ADJUSTMENT EXPENSES - None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [☐] No [☒]

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [☐] No [☐] N/A [☒]

1.3

State regulating?

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:

10/06/2015

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2013

3.2

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

12/31/2013

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

03/13/2015

3.4

By what department or departments?
OHIO DEPARTMENT OF INSURANCE

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes [☐] No [☐] N/A [☒]

3.6

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

Yes [☒] No [☐] N/A [☐]

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11

sales of new business?

Yes [☐] No [☒]

4.12

renewals?

Yes [☐] No [☒]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21

sales of new business?

Yes [☐] No [☒]

4.22

renewals?

Yes [☐] No [☒]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [☐] No [☒]

5.2

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 NAIC Company Code	3 State of Domicile
Name of Entity		

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [☐] No [☒]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [☐] No [☒]

7.2

If yes,

7.21

State the percentage of foreign control

7.22

State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated 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 locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
HOROVITZ, RUDOY & ROTEMAN KOPPERS BLDG - 6TH FLOOR, 436 SEVENTH AVE, PITTSBURGH, PA 15219-1853

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [☐] No [☒]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [☐] No [☒]

10.4

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

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [☒] No [☐] N/A [☐]

10.6

If the response to 10.5 is no or n/a, please explain:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
BRUCE & BRUCE COMPANY 916 SHERWOOD DRIVE, LAKE BLUFF, IL 60044
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [☐] No [☒]

12.11

Name of real estate holding company

12.12

Number of parcels involved

0

12.13

Total book/adjusted carrying value

\$0

12.2

If yes, provide explanation

13.

FOR UNITED STATES BRANCES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [☐] No [☐]

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [☐] No [☐]

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [☐] No [☐] N/A [☐]

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [☒] No [☐]

(a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c)

Compliance with applicable governmental laws, rules and regulations;

(d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e)

Accountability for adherence to the code.

14.11

If the response to 14.1 is no, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes [☐] No [☒]

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [☐] No [☒]

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [☐] No [☒]

15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof?

Yes [☒] No [☐]

17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors an all subordinator committees thereof?

Yes [☒] No [☐]

18.

Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [☒] No [☐]

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [☐] No [☒]

20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11

To directors or other officers

\$0

20.12

To stockholders not officers

\$0

20.13

Trustees, supreme or grand (Fraternal only)

\$0

20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21

To directors or other officers

\$0

20.22

To stockholders not officers

\$0

20.23

Trustees, supreme or grand (Fraternal only)

\$0

21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?

Yes [☐] No [☒]

21.2

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

21.21

Rented from others

\$0

21.22

Borrowed from others

\$0

21.23

Leased from others

\$0

21.24

Other

\$0

22.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [☐] No [☒]

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$0

22.22

Amount paid as expenses

\$0

22.23

Other amounts paid

\$0

23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [☐] No [☒]

23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$0

INVESTMENT

19.1

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

24.01

Were all of the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes [X] No []

24.02

If no, give full and complete information, relating thereto:

24.03

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*?

Yes [] No [] N/A [X]

24.05

If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$ 0

24.06

If answer to 24.04 is no, report amount of collateral for other programs

\$ 0

24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [] No [] N/A [X]

24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [] No [] N/A [X]

24.09.

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes [] No [] N/A [X]

24.10

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

24.101

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$ 0

24.102

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

\$ 0

24.103

Total payable for securities lending reported on the liability page:

\$ 0

25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)

Yes [X] No []

25.2

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

25.21

Subject to repurchase agreements

\$ 0

25.22

Subject to reverse repurchase agreements

\$ 0

25.23

Subject to dollar repurchase agreements

\$ 0

25.24

Subject to reverse dollar repurchase agreements

\$ 0

25.25

Placed under option agreements

\$ 0

25.26

Letter stock or securities restricted as sale – excluding FHLB Capital Stock

\$ 0

25.27

FHLB Capital Stock

\$ 0

25.28

On deposit with states

\$ 799,275

25.29

On deposit with other regulatory bodies

\$ 0

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$ 20,829,780

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$ 0

25.32

Other

\$ 0

25.3

For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$

26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [] No [] N/A [X]

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

27.2

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

\$ 0

28.

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

Yes [X] No []

28.01

For 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
PNC INSTITUTIONAL INVESTMENTS	1900 EAST 9 ST. B7-YB13-13-2, CLEVELAND, OH 44114

28.02

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

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

28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [] No [X]

28.04

If yes, give full and complete information relating thereto:

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

28.05

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

1 Central Registration Depository	2 Name(s)	3 Address

29.1

Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [] No [X]

29.2

If yes, complete the following schedule:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holdings	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	756,741,574	789,317,254	32,575,680
30.2	Preferred Stocks	2,105,553	2,227,364	121,811
30.3	Totals	758,847,127	791,544,618	32,697,491

30.4 Describe the sources or methods utilized in determining fair values:

USED NAIC'S YEAR END VALUATION & PNC FINANCIAL'S MARKET PRICES FOR ITEMS NOT LISTED BY NAIC

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliance pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No []

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 56,663

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
A M BEST	\$ 20,300
AMERICAN FRATERNAL ALLIANCE	15,000

34.1 Amount of payments for legal expenses, if any? \$ 143,071

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ	\$ 109,872

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
	\$

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
1.2	If yes, indicate premium earned on U.S. business only.	\$	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$	
1.31	Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2 above.	\$	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$	
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned	\$	
1.62	Total incurred claims	\$	
1.63	Number of covered lives	\$	
	All years prior to most current three years:		
1.64	Total premium earned	\$	
1.65	Total incurred claims	\$	
1.66	Number of covered lives	\$	
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned	\$	
1.72	Total incurred claims	\$	
1.73	Number of covered lives	\$	
	All years prior to most current three years:		
1.74	Total premium earned	\$	
1.75	Total incurred claims	\$	
1.76	Number of covered lives	\$	
2.1	Does the reporting entity have Separate Accounts?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
2.2	If yes, has a Separate Accounts statement been filed with this Department	Yes [<input type="checkbox"/>]	No [<input type="checkbox"/>] N/A[<input checked="" type="checkbox"/> X]
2.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$	
2.4	State the authority under which Separate Accounts are maintained:		
2.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
2.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
2.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"	\$	
3.	Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?	Yes [<input checked="" type="checkbox"/> X]	No [<input type="checkbox"/>]
4.	How often are meetings of the subordinate branches required to be held?		
	MONTHLY		
5.	How are the subordinate branches represented in the supreme or governing body?		
	BY DELEGATES		
6.	What is the basis of representation in the governing body?		
	ONE DELEGATE FOR EVERY 25-150 MEMBERS; SCALED UPWARD WITH MAXIMUM OF 10 DELEGATES		
7.1	How often are regular meetings of the governing body held?		
	EVERY FOURTH YEAR		
7.2	When was the last regular meeting of the governing body held?	10/05/2015	
7.3	When and where will the next regular or special meeting of the governing body be held?		
	OCTOBER 2018, LOCATION TO BE DETERMINED		
7.4	How many members of the governing body attended the last regular meeting?		334
7.5	How many of the same were delegates of the subordinate branches?		312
8.	How are the expenses of the governing body defrayed?		
	OUT OF OPERATIONS		
9.	When and by whom are the officers and directors elected?		
	BY DELEGATES AT THE CONVENTION EVERY FOURTH YEAR		
10.	What are the qualifications for membership?		
	AS PER THE BYLAWS		

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

		0				
29.	Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).					
29.1	Direct Premiums Written				\$	4,609,700
29.2	Total Incurred Claims				\$	5,726,843
29.3	Number of Covered Lives					81,117

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
Amounts of life insurance in this exhibit should be shown in thousands (omit 000).

	1 2015	2 2014	3 2013	4 2012	5 2011
Life Insurance in Force (Exhibit of Life Insurance)					
1. Total (Line 21, Column 2).....	1,032,803	1,043,296	1,040,569	1,031,568	879,259
New Business Issued (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....	18,764	13,777	19,148	151,249	83,179
Premium Income (Exhibit 1, Part 1)					
3. Life insurance - first year (Line 9.4, Column 2).....	101,398	84,735	153,576	180,269	173,160
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	6,404,683	4,600,287	4,806,290	34,607,812	24,477,963
5. Annuity (Line 20.4, Column 3).....	37,274,122	28,344,740	22,257,278	19,621,284	18,195,109
6. Accident and health (Line 20.4, Column 4).....					
7. Aggregate of all other lines of business (Line 20.4, Column 5).....					
8. Total (Line 20.4, Column 1).....	43,780,203	33,029,762	27,217,144	54,409,365	42,846,232
Balance Sheet Items (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	815,628,609	781,260,866	756,406,769	727,699,668	676,100,757
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	719,966,222	688,716,869	665,346,029	643,630,015	590,271,287
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	689,142,000	657,806,000	640,372,000	620,306,824	569,007,000
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....	17,120,109	13,803,415	9,969,420	9,539,848	8,047,779
14. Asset valuation reserve (Page 3, Line 21.1).....	6,456,298	7,538,835	7,741,662	7,330,961	6,134,048
15. Surplus (Page 3, Line 30).....	95,662,388	92,544,021	91,060,737	84,069,649	85,829,470
Cash Flow (Page 5)					
16. Net cash from operations (Line 11).....	38,800,096	27,981,267	28,401,266	52,182,334	42,947,911
Risk-Based Capital Analysis					
17. Total Adjusted Capital.....	102,808,686	101,380,356	99,489,399	92,022,610	93,042,018
18. 50% of the Calculated RBC Amount.....	8,287,849	10,563,511	9,902,117	9,995,542	8,989,712
Percentage Distribution of Cash, Cash Equivalent and Invested Assets (Page 2, Col. 3) (Line No. ÷ Page 2, Line 12, Col. 3) x 100.0					
19. Bonds (Line 1).....	93.9	93.4	93.7	93.1	94.4
20. Stocks (Lines 2.1 and 2.2).....	0.8	1.0	1.2	1.1	1.3
21. Mortgage loans on real estate (Lines 3.1 and 3.2).....			0.0	0.0	0.0
22. Real estate (Lines 4.1, 4.2 and 4.3).....	0.7	0.7	0.8	0.8	0.9
23. Cash, cash equivalents and short-term investments (Line 5).....	2.8	3.0	2.4	3.3	1.6
24. Contract loans (Line 6).....	0.4	0.4	0.4	0.3	0.3
25. Derivatives (Line 7).....					
26. Other invested assets (Line 8).....	1.4	1.5	1.5	1.4	1.5
27. Receivable for securities (Line 9).....					
28. Securities lending reinvested collateral assets (Line 10).....					
29. Aggregate write-ins for invested assets (Line 11).....					
30. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Subsidiaries and Affiliates					
31. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....					
32. Affiliated preferred stock (Schedule D Summary, Line 18, Col. 1).....					
33. Affiliated common stock (Schedule D Summary, Line 24, Col. 1).....					
34. Affiliated short-term investments (subtotals included in Sch. DA, Verif., Col. 5, Line 10).....					
35. Affiliated mortgage loans on real estate.....					
36. All other affiliated.....					
37. Total of above Lines 31 to 36.....	0	0	0	0	0
38. Total investment in parent included in Lines 31 to 36 above.....					
Total Nonadmitted Assets and Admitted Assets					
39. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	222,833	282,660	363,113	380,798	425,793
40. Total admitted assets (Page 2, Line 28, Col. 3).....	815,628,609	781,260,866	756,406,769	727,699,668	676,100,757
Investment Data					
41. Net investment income (Exhibit of Net Investment Income, Line 17).....	40,141,626	40,552,448	38,551,857	37,752,848	35,603,953
42. Realized capital gains (losses) (Page 4, Line 30, Column 1).....	(51,383)	45,432	1,639,831	682,665	(454,799)
43. Unrealized capital gains (losses) (Page 4, Line 34, Column 1).....	(1,031,620)	267,236	1,543,414	867,638	(420,892)
44. Total of above Lines 41, 42 and 43.....	39,058,623	40,865,116	41,735,102	39,303,151	34,728,262

First Catholic Slovak Ladies Association Of The U.S.A.
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Benefits and Reserve Increases (Page 6)					
45. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 7 less Line 13, Column 5).....	34,932,921	38,695,344	30,358,723	27,957,762	23,109,653
46. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					
47. Increase in Life Reserves (Line 17, Column 2).....	2,854,295	(1,664,000)	3,261,000	37,585,000	27,670,000
48. Increase in Accident and Health Reserves (Line 17, Column 5).....					
49. Refunds to Members (Line 28, Column 1).....	1,457,056	2,641,572	1,338,822	1,192,207	2,110,662
Operating Percentages					
50. Insurance Expense Percent (Page 6, Column 1, Lines 19, 20 and 21 less Line 6, Column 1) ÷ (Page 6 Column 1, Line 1) x 100.0.....	21.9	27.4	33.3	22.4	26.3
51. Lapse Percent [(Exhibit of Life Insurance, Column 2, Lines 14 and 15) ÷ 1/2 (Exhibit of Life Insurance, Column 2, Lines 1 and 21)] x 100.0.....	2.5	3.1	1.5	1.2	1.3
52. Accident and Health Loss Percent (Schedule H, Part 1, Lines 5 and 6, Column 2).....					
53. A&H cost containment percent (Schedule H, Part 1, Line 4, Column 2).....					
54. Accident and Health Expense Percent Excluding Cost Containment Expenses (Schedule H, Part 1, Line 10, Column 2).....					
Accident and Health Reserve Adequacy					
55. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1).....					
56. Prior Years' Liability and Reserve (Schedule H, Part 3, Line 3.2, Column 1).....					
Net Gains from Operations After Refunds to Members by Lines of Business (Page 6, Line 29)					
57. Life Insurance (Column 2).....	2,184,759	2,510,944	3,638,213	(2,096,306)	(2,977,320)
58. Annuity (Column 3).....	4,782,979	5,322,489	4,477,656	3,615,601	4,797,196
59. Supplementary Contracts (Column 4).....	(15,641)	(12,374)	(10,910)	(12,513)	(3,677)
60. Accident and Health (Column 5).....					
61. Aggregate of All Other Lines of Business (Column 6).....					
62. Fraternal (Column 8).....	(3,893,089)	(3,733,727)	(3,903,915)	(3,407,989)	(3,403,383)
63. Expense (Column 9).....					
64. Total (Column 1).....	3,059,008	4,087,332	4,201,044	(1,901,207)	(1,587,184)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes[] No[]

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year.....	92,370	1,043,296
2. Issued during year.....	921	18,764
3. Reinsurance assumed.....		
4. Revived during year.....	2	16
5. Increased during year (net).....	2	
6. Subtotals, Lines 2 to 5.....	925	18,780
7. Additions by refunds during year.....	XXX	7,640
8. Aggregate write-ins for increases.....	715	2,536
9. Totals (Line 1 plus Line 6 to Line 8).....	94,010	1,072,252
Deductions During Year:		
10. Death.....	1,851	6,800
11. Maturity.....	425	2,819
12. Disability.....		
13. Expiry.....	58	304
14. Surrender.....	823	23,596
15. Lapse.....	83	2,837
16. Conversion.....		1,587
17. Decreased (net).....		
18. Reinsurance.....	16	1,506
19. Aggregate write-ins for decreases.....	0	0
20. Totals (Lines 10 to 19).....	3,256	39,449
21. In force end of year (b) (Line 9 minus 20).....	90,754	1,032,803
22. Reinsurance ceded end of year.....	XXX	64,162
23. Line 21 minus Line 22.....	XXX	968,641

DETAILS OF WRITE-INS

0801.		
0802. Extended Term Insurance.....		
0803. Pre Need Annual Increase - Face Amount & PUA.....		19
0898. Summary of remaining write-ins for Line 8 from overflow page.....	715	2,517
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	715	2,536
1901.		
1902.		
1903.		
1998. Summary of remaining write-ins for Line 19 from overflow page.....	0	0
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 above).....	0	0

- (a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).
- (b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates), number of certificates.....82,749 , Amount, \$.....656,168.
Additional accidental death benefits included in life certificates were in amount, \$.....10. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [☐] No [☒]
If not, how are such expenses met?.....EXCESS INTEREST & MORTALITY SAVINGS

EXHIBIT OF NUMBERS OF CERTIFICATES FOR SUPPLEMENTARY CONTRACTS, ANNUITIES AND ACCIDENT AND HEALTH INSURANCE

	1 Supplementary Contracts (Involving Life Contingencies)	2 Supplementary Contracts (Not Involving Life Contingencies)	3 Individual Annuities	4 Accident & Health Insurance
1. In force end of prior year.....		268	12,606	
2. Issued during year.....		68	1,316	
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. TOTALS (Lines 1 to 4).....	0	336	13,922	0
Deduction during year:				
6. Decreased during year (net).....		73	421	
7. Reinsurance ceded.....				
8. TOTALS (Lines 6 and 7).....	0	73	421	0
9. In force end of year (Line 5 minus Line 8).....	0	263	13,501	0
10. Amount on deposit.....		379,057	447,762,031	XXX
Income now payable:				
11. Amount of income payable.....				XXX
Deferred fully paid:				
12. Account balance.....	XXX	XXX		XXX
Deferred not fully paid:				
13. Account balance.....	XXX	XXX		XXX

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.		1	Direct Business					
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
			2 Life Insurance Premiums	3 Annuity Considerations				
1.	Alabama.....	AL	L.....	2,122	7,500	-.....	9,622	-.....
2.	Alaska.....	AK	L.....	170	-.....	-.....	170	-.....
3.	Arizona.....	AZ	L.....	15,383	232,474	-.....	247,857	45
4.	Arkansas.....	AR	L.....	-.....	-.....	-.....	0	-.....
5.	California.....	CA	L.....	-.....	9,010	-.....	9,010	-.....
6.	Colorado.....	CO	L.....	12,755	307,577	-.....	320,332	-.....
7.	Connecticut.....	CT	L.....	9,485	232,000	-.....	241,485	1,790
8.	Delaware.....	DE	L.....	6,316	1,200	-.....	7,516	228
9.	District of Columbia.....	DC	L.....	-.....	-.....	-.....	0	-.....
10.	Florida.....	FL	L.....	25,305	382,199	-.....	407,504	307
11.	Georgia.....	GA	L.....	7,205	163,504	-.....	170,709	-.....
12.	Hawaii.....	HI	L.....	4,060	85,086	-.....	89,146	-.....
13.	Idaho.....	ID	L.....	-.....	2,400	-.....	2,400	-.....
14.	Illinois.....	IL	L.....	238,966	964,133	-.....	1,203,099	26,438
15.	Indiana.....	IN	L.....	100,560	720,161	-.....	820,721	20,291
16.	Iowa.....	IA	L.....	295,764	2,563,613	-.....	2,859,377	11,640
17.	Kansas.....	KS	L.....	89,174	349,113	-.....	438,287	6,696
18.	Kentucky.....	KY	L.....	1,982	-.....	-.....	1,982	4
19.	Louisiana.....	LA	L.....	3,870	-.....	-.....	3,870	-.....
20.	Maine.....	ME	L.....	3,216	488,382	-.....	491,598	-.....
21.	Maryland.....	MD	L.....	24,759	56,064	-.....	80,823	40
22.	Massachusetts.....	MA	L.....	3,619	312,865	-.....	316,484	31
23.	Michigan.....	MI	L.....	69,046	316,673	-.....	385,719	8,979
24.	Minnesota.....	MN	L.....	304,348	3,335,694	-.....	3,640,042	7,218
25.	Mississippi.....	MS	N.....	-.....	-.....	-.....	0	-.....
26.	Missouri.....	MO	L.....	8,629	152,064	-.....	160,693	20
27.	Montana.....	MT	L.....	1,259	-.....	-.....	1,259	-.....
28.	Nebraska.....	NE	L.....	608,143	4,440,218	-.....	5,048,361	25,173
29.	Nevada.....	NV	L.....	934	12,000	-.....	12,934	-.....
30.	New Hampshire.....	NH	N.....	-.....	-.....	-.....	0	-.....
31.	New Jersey.....	NJ	L.....	77,300	514,379	-.....	591,679	8,877
32.	New Mexico.....	NM	L.....	1,465	-.....	-.....	1,465	36
33.	New York.....	NY	L.....	94,286	1,851,579	-.....	1,945,865	2,709
34.	North Carolina.....	NC	L.....	9,697	475	-.....	10,172	2
35.	North Dakota.....	ND	L.....	44,239	453,678	-.....	497,917	7,195
36.	Ohio.....	OH	L.....	696,033	6,598,622	-.....	7,294,655	100,835
37.	Oklahoma.....	OK	L.....	610	-.....	-.....	610	-.....
38.	Oregon.....	OR	L.....	218	12,350	-.....	12,568	-.....
39.	Pennsylvania.....	PA	L.....	1,299,513	9,334,979	-.....	10,634,492	96,278
40.	Rhode Island.....	RI	L.....	4,229	69,025	-.....	73,254	-.....
41.	South Carolina.....	SC	L.....	492	45,500	-.....	45,992	35
42.	South Dakota.....	SD	L.....	48,831	185,304	-.....	234,135	3,258
43.	Tennessee.....	TN	L.....	5,170	32,050	-.....	37,220	4
44.	Texas.....	TX	L.....	279,214	360,371	-.....	639,585	844
45.	Utah.....	UT	L.....	-.....	12,000	-.....	12,000	-.....
46.	Vermont.....	VT	L.....	-.....	324,975	-.....	324,975	-.....
47.	Virginia.....	VA	L.....	25,784	3,495	-.....	29,279	27
48.	Washington.....	WA	L.....	203	1,075	-.....	1,278	-.....
49.	West Virginia.....	WV	L.....	943	136,025	-.....	136,968	563
50.	Wisconsin.....	WI	L.....	184,403	2,144,311	-.....	2,328,714	7,759
51.	Wyoming.....	WY	L.....	-.....	60,000	-.....	60,000	-.....
52.	American Samoa.....	AS	N.....	-.....	-.....	-.....	0	-.....
53.	Guam.....	GU	N.....	-.....	-.....	-.....	0	-.....
54.	Puerto Rico.....	PR	N.....	-.....	-.....	-.....	0	-.....
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
59.	Subtotal.....	(a).....49	XXX.....	4,609,700	37,274,123	0	41,883,823	337,322
90.	Reporting entity contributions for employee benefit plans.	XXX.....	XXX.....				0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX.....	XXX.....	2,175,747			2,175,747	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX.....	XXX.....				0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX.....	XXX.....				0	
94.	Aggregate other amounts not allocable by State.....	XXX.....	XXX.....	0	0	0	0	0
95.	Totals (Direct Business).....	XXX.....	XXX.....	6,785,447	37,274,123	0	44,059,570	337,322
96.	Plus Reinsurance Assumed.....	XXX.....	XXX.....				0	
97.	Totals (All Business).....	XXX.....	XXX.....	6,785,447	37,274,123	0	44,059,570	337,322
98.	Less Reinsurance Ceded.....	XXX.....	XXX.....	305,852			305,852	
99.	Totals (All Business) less reinsurance ceded.....	XXX.....	XXX.....	6,479,596	37,274,123	(b).....0	43,753,719	337,322

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

Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 4 or with Schedule H, Part 1, Column 1, Line 1. Indicate which:

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

PART 1 – ORGANIZATIONAL CHART

2015 ALPHABETICAL INDEX FRATERNAL ANNUAL STATEMENT BLANK			
Analysis of Increase in Reserves During The Year	7	Schedule D – Part 2 – Section 1	E11
Analysis of Operations By Lines of Business	6	Schedule D – Part 2 – Section 2	E12
Asset Valuation Reserve (Replications (Synthetic) Assets	32	Schedule D – Part 3	E13
Asset Valuation Reserve Default Component	27	Schedule D – Part 4	E14
Asset Valuation Reserve Equity Component	29	Schedule D – Part 5	E15
Asset Valuation Reserve	26	Schedule D – Part 6 – Section 1	E16
Assets	2	Schedule D – Part 6 – Section 2	E16
Cash Flow	5	Schedule D – Summary By Country	SI04
Exhibit 1 – Part 1 – Premiums and Annuity Considerations for Life and Accident and Health Contracts	9	Schedule D – Verification Between Years	SI03
Exhibit 1 – Part 2 – Refunds Applied, Reinsurance Commissions and Expense	10	Schedule DA – Part 1	E17
Exhibit 2 – General Expenses	11	Schedule DA – Part 2 – Verification Between Years	SI10
Exhibit 3 – Taxes, Licenses and Fees	11	Schedule DB – Part A – Section 1	E18
Exhibit 4 – Dividends	11	Schedule DB – Part A – Section 2	E19
Exhibit 5 – Aggregate Reserve for Life Contracts	12	Schedule DB – Part A – Verification Between Years	SI11
Exhibit 5 – Interrogatories	13	Schedule DB – Part B – Section 1	E20
Exhibit 5A – Changes in Bases of Valuation During The Year	13	Schedule DB – Part B – Section 2	E21
Exhibit 6 – Aggregate Reserves for Accident and Health Contracts	14	Schedule DB – Part B – Verification Between Years	SI11
Exhibit 7 – Deposit-Type Contracts	14	Schedule DB – Part C – Section 1	SI12
Exhibit 8 – Claims for Life and Accident and Health Contracts - Part 1	15	Schedule DB – Part C – Section 2	SI13
Exhibit 8 – Claims for Life and Accident and Health Contracts - Part 2	16	Schedule DB – Part D – Section 1	E22
Exhibit of Capital Gains (Losses)	8	Schedule DB – Part D – Section 2	E23
Exhibit of Life Insurance	24	Schedule DB – Verification	SI14
Exhibit of Net Investment Income	8	Schedule DL – Part 1	E24
Exhibit of Nonadmitted Assets	17	Schedule DL – Part 2	E25
Exhibit of Number of Certificates for Supplementary Contracts, Annuities and Accident and Health Insurance	24	Schedule E – Part 1 – Cash	E26
Five-Year Historical Data	21	Schedule E – Part 2 – Cash Equivalents	E27
Form for Calculating the Interest Maintenance Reserve (IMR)	25	Schedule E – Part 3 – Special Deposits	E28
General Interrogatories	19	Schedule E – Verification Between Years	SI15
Jurat Page	1	Schedule F	33
Liabilities, Surplus and Other Funds	3	Schedule H – Accident and Health Exhibit – Part 1	34
Life Insurance (State Page)	23	Schedule H – Part 5 – Health Claims	36
Notes To Financial Statements	18	Schedule H – Parts – 2, 3, and 4	35
Overflow Page For Write-Ins	52	Schedule S – Part 1 – Section 1	37
Schedule A – Part 1	E01	Schedule S – Part 1 – Section 2	38
Schedule A – Part 2	E02	Schedule S – Part 2	39
Schedule A – Part 3	E03	Schedule S – Part 3 – Section 1	40
Schedule A – Verification Between Years	SI02	Schedule S – Part 3 – Section 2	41
Schedule B – Part 1	E04	Schedule S – Part 4	42
Schedule B – Part 2	E05	Schedule S – Part 5	43
Schedule B –Part 3	E06	Schedule S – Part 6	44
Schedule B – Verification Between Years	SI02	Schedule S – Part 7	45
Schedule BA – Part 1	E07	Schedule T – Part 2 – Interstate Compact	46
Schedule BA – Part 2	E08	Schedule T – Premiums and Annuity Considerations	47
Schedule BA –Part 3	E09	Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	48
Schedule BA – Verification Between Years	SI03	Schedule Y – Part 1A – Detail of Insurance Holding Company System	49
Schedule D – Part 1	E10	Schedule Y – Part 2 – Summary of Insurer's Transactions With Any Affiliates	50
Schedule D – Part 1A – Section 1	SI05	Summary Investment Schedule	SI01
Schedule D – Part 1A – Section 2	SI08	Summary of Operations	4
		Supplemental Exhibits and Schedules Interrogatories	51