

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	3,567,134,235	0	3,567,134,235	3,431,372,367
2. Stocks (Schedule D):				
2.1 Preferred stocks	38,404,301	0	38,404,301	26,967,500
2.2 Common stocks	3,158,660,919	10,143	3,158,650,776	3,555,864,273
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	41,006,238	0	41,006,238	16,854,538
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	26,853,515	0	26,853,515	27,374,691
4.2 Properties held for the production of income (less \$ encumbrances)	3,153,252	0	3,153,252	3,598,252
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (15,055,082) , Schedule E - Part 1), cash equivalents (\$ 11,794,443 , Schedule E - Part 2) and short-term investments (\$ 154,310,202 , Schedule DA)	151,049,563	0	151,049,563	103,786,030
6. Contract loans (including \$ premium notes)	168,581,964	0	168,581,964	171,738,741
7. Derivatives (Schedule DB)	153,074	0	153,074	25,364,700
8. Other invested assets (Schedule BA)	1,384,574,100	91,422,345	1,293,151,755	1,028,193,901
9. Receivables for securities	13,686,790	0	13,686,790	81,293,539
10. Securities lending reinvested collateral assets (Schedule DL)	55,100,703	0	55,100,703	118,951,386
11. Aggregate write-ins for invested assets	0	0	0	122,438,897
12. Subtotals, cash and invested assets (Lines 1 to 11)	8,608,358,654	91,432,488	8,516,926,166	8,713,798,815
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	46,221,367	0	46,221,367	46,443,416
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,626,775	0	2,626,775	2,924,152
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	49,319,875		49,319,875	49,463,322
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	88,945	0	88,945	183,899
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	23,007,064	0	23,007,064	17,524,816
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	139,347,117	0	139,347,117	62,339,055
19. Guaranty funds receivable or on deposit	1,349,600	0	1,349,600	1,638,458
20. Electronic data processing equipment and software	20,122,823	15,783,308	4,339,515	4,633,991
21. Furniture and equipment, including health care delivery assets (\$)	7,682,547	7,682,547	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	25,997,389	1,270,856	24,726,533	19,927,434
24. Health care (\$) and other amounts receivable	1,697,479	65,500	1,631,979	600,143
25. Aggregate write-ins for other than invested assets	6,312,671	6,312,671	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	8,932,132,306	122,547,370	8,809,584,936	8,919,477,501
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	982,729,267	0	982,729,267	998,798,086
28. Total (Lines 26 and 27)	9,914,861,573	122,547,370	9,792,314,203	9,918,275,587
DETAILS OF WRITE-INS				
1101. Receivable for Collateral on Derivatives			0	122,438,897
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	122,438,897
2501. Prepaid Expense	6,312,671	6,312,671	0	
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	6,312,671	6,312,671	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 2,619,095,999 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	2,619,095,999	2,642,900,383
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	244,891,281	228,318,129
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	237,126,379	240,364,483
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	59,091,307	63,281,545
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	3,138,333	3,507,682
5. Policyholders' dividends \$ 240,000 and coupons \$ due and unpaid (Exhibit 4, Line 10)	240,000	260,001
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)	989,816	930,876
6.2 Dividends not yet apportioned (including \$ Modco)	40,598,827	40,109,753
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 96,099 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	4,939,313	5,104,377
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	6,577,966	6,616,511
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded	427,981	435,095
9.4 Interest maintenance reserve (IMR, Line 6)	46,166,028	34,892,763
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,581,317 accident and health \$ 134,337 and deposit-type contract funds \$	2,715,654	1,252,402
11. Commissions and expense allowances payable on reinsurance assumed	332,289	353,243
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	210,400,428	242,274,899
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)	(24,375)	(22,780)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	3,817,114	4,166,094
15.1 Current federal and foreign income taxes, including \$ 28,766,667 on realized capital gains (losses)	27,218,362	6,528,771
15.2 Net deferred tax liability		
16. Unearned investment income	3,106,601	3,317,212
17. Amounts withheld or retained by company as agent or trustee	673,892	896,369
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	3,653,822	4,553,898
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	198,477,123	192,153,492
22. Borrowed money \$ 0 and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	275,485,912	345,397,768
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	1,173,724	72,400,617
24.09 Payable for securities	1,099,733	79,609,985
24.10 Payable for securities lending	147,360,095	259,001,464
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	122,476,634	146,662,596
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	4,261,250,238	4,625,267,628
27. From Separate Accounts Statement	982,729,267	998,798,086
28. Total liabilities (Lines 26 and 27)	5,243,979,505	5,624,065,714
29. Common capital stock	1,000,000	1,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	55,002,515	55,002,515
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	4,492,332,183	4,238,207,358
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	4,547,334,698	4,293,209,873
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	4,548,334,698	4,294,209,873
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	9,792,314,203	9,918,275,587
DETAILS OF WRITE-INS		
2501. Pension Liability .....	.115,879,183	141,501,537
2502. Interest on Contract and Policy Funds	3,415,528	1,876,660
2503. Uncashed drafts and checks pending escheatment to a state	2,580,536	2,711,228
2598. Summary of remaining write-ins for Line 25 from overflow page	601,387	.573,171
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	122,476,634	146,662,596
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
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, less Col. 11)	256,197,400	263,212,338
2. Considerations for supplementary contracts with life contingencies	0	87,719
3. Net investment income (Exhibit of Net Investment Income, Line 17)	545,323,549	685,561,290
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	2,044,587	2,818,886
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)	854,695	227,561
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	0	
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	1,308,439	755,304
9. Total (Lines 1 to 8.3)	805,728,670	952,663,098
10. Death benefits	179,472,294	152,472,714
11. Matured endowments (excluding guaranteed annual pure endowments)	393,422	6,846,159
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	108,904,179	95,124,598
13. Disability benefits and benefits under accident and health contracts	16,607,554	19,006,982
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	76,159,687	81,811,206
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	23,787,377	15,720,083
18. Payments on supplementary contracts with life contingencies	534,065	578,360
19. Increase in aggregate reserves for life and accident and health contracts	(5,848,452)	532,528
20. Totals (Lines 10 to 19)	400,010,126	372,092,630
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	25,514,799	27,456,551
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	(3,908,876)	1,589,550
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	125,177,442	117,036,962
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	15,239,161	17,173,061
25. Increase in loading on deferred and uncollected premiums	(1,294,149)	(1,072,811)
26. Net transfers to or (from) Separate Accounts net of reinsurance	(57,159,530)	(50,283,551)
27. Aggregate write-ins for deductions	(36,515,683)	(21,775,467)
28. Totals (Lines 20 to 27)	467,063,290	462,216,925
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	338,665,380	490,446,173
30. Dividends to policyholders	57,752,235	57,433,564
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	280,913,145	433,012,609
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	28,819,649	35,578,001
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	252,093,496	397,434,608
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 32,543,175 (excluding taxes of \$ 7,171,151 transferred to the IMR)	15,960,840	122,027,111
35. Net income (Line 33 plus Line 34)	268,054,336	519,461,719
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	4,294,209,873	4,211,010,903
37. Net income (Line 35)	268,054,336	519,461,719
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (61,824,735)	(61,824,735)	(149,736,404)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	50,246,315	4,904,507
41. Change in nonadmitted assets	(1,367,403)	13,305,571
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	(552,311)	0
44. Change in asset valuation reserve	69,911,856	(33,396,737)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	0	
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(40,000,000)	(100,000,000)
53. Aggregate write-ins for gains and losses in surplus	57,568,436	(108,911,099)
54. Net change in capital and surplus for the year (Lines 37 through 53)	254,124,825	83,198,970
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	4,548,334,698	4,294,209,873
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	1,308,439	755,304
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	1,308,439	755,304
2701. Benefits for employees and agents not included elsewhere	45,158,027	50,947,344
2702. Securities lending interest expense	936,370	581,791
2703. Reserve adjustment on reinsurance assumed - Lafayette	(59,507)	(49,409)
2798. Summary of remaining write-ins for Line 27 from overflow page	(82,550,573)	(73,255,193)
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	(36,515,683)	(21,775,467)
5301. Change in unrecognized pension liability, net of tax	41,379,564	(91,682,236)
5302. Change in unrecognized other post retirement employee benefits liability, net of tax	22,275,838	(14,908,525)
5303. Change in unrecognized SERP liability, net of tax	1,461,576	(2,320,338)
5398. Summary of remaining write-ins for Line 53 from overflow page	(7,548,542)	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	57,568,436	(108,911,099)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	257,767,309	264,929,704
2. Net investment income	399,831,061	428,421,809
3. Miscellaneous income	2,163,134	982,865
4. Total (Lines 1 through 3)	659,761,504	694,334,378
5. Benefit and loss related payments	412,303,961	376,188,772
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(57,157,935)	(51,156,401)
7. Commissions, expenses paid and aggregate write-ins for deductions	68,180,978	84,281,420
8. Dividends paid to policyholders	57,224,222	57,551,298
9. Federal and foreign income taxes paid (recovered) net of \$	68,562,511	tax on capital gains (losses)
	47,844,384	90,216,508
10. Total (Lines 5 through 9)	528,395,610	557,081,597
11. Net cash from operations (Line 4 minus Line 10)	131,365,894	137,252,781
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	798,603,591	724,949,324
12.2 Stocks	781,840,362	1,065,984,030
12.3 Mortgage loans	11,564,502	966,757
12.4 Real estate	744,845	0
12.5 Other invested assets	140,199,057	137,027,875
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(11,464)	(25,084)
12.7 Miscellaneous proceeds	295,375,484	80,090,325
12.8 Total investment proceeds (Lines 12.1 to 12.7)	2,028,316,377	2,008,993,227
13. Cost of investments acquired (long-term only):		
13.1 Bonds	829,108,203	722,392,916
13.2 Stocks	590,543,407	1,022,947,063
13.3 Mortgage loans	35,716,200	0
13.4 Real estate	1,398,258	1,988,930
13.5 Other invested assets	306,777,064	185,210,909
13.6 Miscellaneous applications	78,510,252	291,955,716
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,842,053,384	2,224,495,534
14. Net increase (decrease) in contract loans and premium notes	(3,156,777)	(2,548,809)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	189,419,770	(212,953,498)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(3,238,104)	(3,233,514)
16.5 Dividends to stockholders	40,000,000	100,000,000
16.6 Other cash provided (applied)	(230,284,027)	57,706,269
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(273,522,131)	(45,527,245)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	47,263,533	(121,227,962)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	103,786,030	225,013,992
19.2 End of year (Line 18 plus Line 19.1)	151,049,563	103,786,030

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

20.0001. Dividend from Integrity Life Insurance Company in the form of debt securities	24,982,653
20.0002. Dividend from Western-Southern Assurance Company in the form of debt securities	99,102,175

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	256,197,400	11,796,626	216,668,863	1,913,588	0	0	3,570,612	0	0	0	22,247,711	
2. Considerations for supplementary contracts with life contingencies	0											
3. Net investment income	545,323,549	21,458,878	150,901,147	673,692	239,708		2,845,127				14,190,701	355,014,296
4. Amortization of Interest Maintenance Reserve (IMR)	2,044,587	72,738	511,067	2,284	813		19,425				47,637	1,390,623
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	854,695	0	0	0	0		0	0	0	0	854,695	
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	1,308,439	0	0	0	0	0	0	0	0	0	0	1,308,439
9. Totals (Lines 1 to 8.3)	805,728,670	33,328,242	368,081,077	2,589,564	240,521	0	6,435,164	0	0	0	37,340,744	357,713,358
10. Death benefits	179,472,294	35,095,326	139,063,990				5,312,978					
11. Matured endowments (excluding guaranteed annual pure endowments)	393,422	(611,764)	1,005,186									
12. Annuity benefits	108,904,179			51,532,135				57,372,044				
13. Disability benefits and benefits under accident and health contracts	16,607,554		2,538,063					0	0	0	14,069,491	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	76,159,687	3,336,510	51,304,804	20,271,423			1,223,799	23,132			19	
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	23,787,377	10,201,734	13,528,466	.86,661	(32,582)						3,098	
18. Payments on supplementary contracts with life contingencies	534,065				534,065							
19. Increase in aggregate reserves for life and accident and health contracts	(5,848,452)	(38,457,920)	24,108,501	(401,417)	(101,796)		531,882				8,472,298	
20. Totals (Lines 10 to 19)	400,010,126	9,563,886	231,549,010	71,488,802	399,687	0	7,068,659	57,395,176	0	0	22,544,906	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	25,514,799	0	23,710,679	.8			0	0	0	0	1,804,112	0
22. Commissions and expense allowances on reinsurance assumed	(3,908,876)	0	(5,104,347)	1,185,067				5,884	4,520	0	0	0
23. General insurance expenses	125,177,442	4,149,529	63,920,795	224,421	7,152		164,546	729,000	0	0	13,371,530	42,610,469
24. Insurance taxes, licenses and fees, excluding federal income taxes	15,239,161	553,796	8,242,171	25,260	3,398		85,229	1,306			1,151,032	5,176,969
25. Increase in loading on deferred and uncollected premiums	(1,294,149)		(1,265,923)								(28,226)	
26. Net transfers to or (from) Separate Accounts net of reinsurance	(57,159,530)						(57,159,530)					
27. Aggregate write-ins for deductions	(36,515,683)	445,543	(6,006,111)	(66,864,949)	1,257	0	(1,347,560)	(400,987)	0	0	1,682,231	35,974,893
28. Totals (Lines 20 to 27)	467,063,290	14,712,754	315,046,274	6,058,609	411,494	0	5,976,758	569,485	0	0	40,525,585	83,762,331
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	338,665,380	18,615,488	53,034,803	(3,469,045)	(170,973)	0	458,406	(569,485)	0	0	(3,184,841)	273,951,027
30. Dividends to policyholders	57,752,235	13,220,614	44,529,916	1,379	326						0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	280,913,145	5,394,874	8,504,887	(3,470,424)	(171,299)	0	458,406	(569,485)	0	0	(3,184,841)	273,951,027
32. Federal income taxes incurred (excluding tax on capital gains)	28,819,649	1,888,206	2,976,710	(1,214,648)	(59,955)		160,442	(199,320)			(1,114,694)	26,382,908
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	252,093,496	3,506,668	5,528,177	(2,255,776)	(111,344)	0	297,964	(370,165)	0	0	(2,070,147)	247,568,119
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income	1,308,439											1,308,439
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,308,439	0	0	0	0	0	0	0	0	0	0	1,308,439
2701. Benefits for employees and agents not included elsewhere	45,158,027	445,543	7,795,621	.32,346	1,257		19,048	.84,978			1,682,231	35,097,003
2702. Securities lending interest expense	936,370											936,370
2703. Reserve adjustment on reinsurance assumed - Lafayette	(59,507)											(59,507)
2798. Summary of remaining write-ins for Line 27 from overflow page	(82,550,573)	0	(13,801,732)	(66,897,295)	0	0	(1,366,608)	(485,965)	0	0	0	1,027
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(36,515,683)	445,543	(6,006,111)	(66,864,949)	1,257	0	(1,347,560)	(400,987)	0	0	1,682,231	35,974,893

(a) Includes the following amounts for FEGLI/SGLI: Line 1 _____, Line 10 _____, Line 16 _____, Line 23 _____, Line 24 _____

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group				
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities			
Involving Life or Disability Contingencies (Reserves)											
(Net of Reinsurance Ceded)											
1. Reserve December 31, prior year	2,642,900,383	359,394,841	2,183,217,042	8,060,952	1,756,586	0	90,470,962	0			
2. Tabular net premiums or considerations	171,844,809	11,658,526	156,458,570	89,621			3,638,092				
3. Present value of disability claims incurred	1,733,906		1,156,821		XXX		577,085				
4. Tabular interest	110,345,624	9,450,901	96,199,012	340,481	85,435		4,269,795				
5. Tabular less actual reserve released	609,828		323,221		(3,217)		289,824				
6. Increase in reserve on account of change in valuation basis	0										
7. Other increases (net)	(2,307,335)		(2,290,680)	(16,655)							
8. Totals (Lines 1 to 7)	2,925,127,215	380,504,268	2,435,063,986	8,474,399	1,838,804	0	99,245,758	0			
9. Tabular cost	136,956,683	7,115,943	125,881,356		XXX		3,959,384				
10. Reserves released by death	111,818,038	43,059,569	65,585,379	XXX	XXX		3,173,090	XXX			
11. Reserves released by other terminations (net)	53,081,369	9,391,836	43,268,942	420,591							
12. Annuity, supplementary contract and disability payments involving life contingencies	4,175,126		2,528,941	351,731	184,014		1,110,440				
13. Net transfers to or (from) Separate Accounts	0										
14. Total Deductions (Lines 9 to 13)	306,031,216	59,567,348	237,264,618	772,322	184,014	0	8,242,914	0			
15. Reserve December 31, current year	2,619,095,999	320,936,920	2,197,799,368	7,702,077	1,654,790	0	91,002,844	0			

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 3,580,695	3,648,333
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 177,169,382	177,734,064
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 1,783,098	1,798,651
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	47,139,804	46,000,877
2.21 Common stocks of affiliates	204,000,010	204,000,010
3. Mortgage loans	(c) 2,139,637	2,368,233
4. Real estate	(d) 13,441,912	13,414,203
5. Contract loans	11,560,431	11,968,728
6. Cash, cash equivalents and short-term investments	(e) 703,321	551,848
7. Derivative instruments	(f)	
8. Other invested assets	101,039,577	101,095,492
9. Aggregate write-ins for investment income	1,471,036	1,471,036
10. Total gross investment income	564,028,903	564,051,475
11. Investment expenses	(g) 15,965,656	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g) 1,142,677	
13. Interest expense	(h)	
14. Depreciation on real estate and other invested assets	(i) 1,619,589	0
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		18,727,922
17. Net investment income (Line 10 minus Line 16)		545,323,553
DETAILS OF WRITE-INS		
0901. Securities Lending Fee Income	1,244,676	1,244,676
0902. Miscellaneous	226,360	226,360
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)	1,471,036	1,471,036
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	0	0

(a) Includes \$ 3,384,872 accrual of discount less \$ 5,389,882 amortization of premium and less \$ 4,982,155 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 \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(d) Includes \$ 11,976,419 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.

(e) Includes \$ 2,491 accrual of discount less \$ 305,677 amortization of premium and less \$ 76,734 paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.

(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.

(h) Includes \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$ depreciation on real estate and \$ 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	67,206	0	67,206	6,048	0
1.1 Bonds exempt from U.S. tax			0		
1.2 Other bonds (unaffiliated)	27,391,066	(370,146)	27,020,920	(9,780)	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	37,553	0	37,553	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	133,618,285	(24,438,689)	109,179,596	(262,841,888)	0
2.21 Common stocks of affiliates	10	0	10	(41,032,152)	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	(22,581)		(22,581)		
6. Cash, cash equivalents and short-term investments	11,117		11,117		
7. Derivative instruments	(61,776,560)		(61,776,560)	47,544,480	
8. Other invested assets	0	(5,524,234)	(5,524,234)	44,772,160	
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	99,326,096	(30,333,069)	68,993,027	(211,561,132)	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	279,188		279,188								
2. Deferred and accrued	6,459,962		6,459,962								
3. Deferred, accrued and uncollected:											
3.1 Direct	6,742,277		6,742,277								
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	3,127		3,127								
3.4 Net (Line 1 + Line 2)	6,739,150	0	6,739,150	0		0	0	0	0	0	0
4. Advance	130,566		130,566								
5. Line 3.4 - Line 4	6,608,584	0	6,608,584	0		0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	13,603,952		13,603,952								
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	3,248		3,248								
6.4 Net	13,600,704		13,600,704			0	0	0	0	0	0
7. Line 5 + Line 6.4	20,209,288		20,209,288								
8. Prior year (uncollected + deferred and accrued - advance)	7,114,634	0	7,114,634	0		0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	13,100,420		13,100,420								
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	5,766		5,766								
9.4 Net (Line 7 - Line 8)	13,094,654	0	13,094,654	0		0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	41,684,043	11,655,506	30,026,382	2,155							
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	41,684,043	11,655,506	30,026,382	2,155	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	3,454,051		3,256,353	127,446							70,252
12. Deferred and accrued	71,050,336	36	71,050,300								
13. Deferred, accrued and uncollected:											
13.1 Direct	74,596,086	36	74,191,786								404,264
13.2 Reinsurance assumed	333,155		205,709	127,446							334,012
13.3 Reinsurance ceded	424,854		90,842								
13.4 Net (Line 11 + Line 12)	74,504,387	36	74,306,653	127,446	0	0	0	0	0	0	70,252
14. Advance	4,808,747	16	4,712,632								96,099
15. Line 13.4 - Line 14	69,695,640	20	69,594,021	127,446	0	0	0	0	0	0	(25,847)
16. Collected during year:											
16.1 Direct	205,416,044	141,099	174,577,678	36,942		3,570,612					27,089,713
16.2 Reinsurance assumed	3,221,545		1,145,109	2,076,436							
16.3 Reinsurance ceded	6,162,143		1,385,436								4,776,707
16.4 Net	202,475,446	141,099	174,337,351	2,113,378	0	3,570,612	0	0	0	0	22,313,006
17. Line 15 + Line 16.4	272,171,086	141,119	243,931,372	2,240,824	0	3,570,612	0	0	0	0	22,287,159
18. Prior year (uncollected + deferred and accrued - advance)	70,752,383	(1)	70,383,545	329,391	0	0	0	0	0	0	39,448
19. Renewal premiums and considerations:											
19.1 Direct	204,485,417	141,120	173,712,323	36,944		3,570,612					27,024,418
19.2 Reinsurance assumed	3,076,761		1,202,272	1,874,489							
19.3 Reinsurance ceded	6,143,475		1,366,768								4,776,707
19.4 Net (Line 17 - Line 18)	201,418,703	141,120	173,547,827	1,911,433	0	3,570,612	0	0	0	0	22,247,711
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	259,269,880	11,796,626	216,839,125	39,099	0	3,570,612	0	0	0	0	27,024,418
20.2 Reinsurance assumed	3,076,761	0	1,202,272	1,874,489	0	0	0	0	0	0	0
20.3 Reinsurance ceded	6,149,241	0	1,372,534	0	0	0	0	0	0	0	4,776,707
20.4 Net (Lines 9.4 + 10.4 + 19.4)	256,197,400	11,796,626	216,668,863	1,913,588	0	3,570,612	0	0	0	0	22,247,711

**EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS
AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)**

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	1,874,739		1,874,627	112							
22. All other	41,023,194	11,655,506	29,365,533	2,155							
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0		0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0		0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	854,695										854,695
25.2 Reinsurance assumed	(3,908,876)		(5,104,347)	1,185,067		5,884	4,520				
25.3 Net ceded less assumed	4,763,571	0	5,104,347	(1,185,067)	0	(5,884)	(4,520)	0	0	854,695	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	854,695	0	0	0	0	0	0	0	0	854,695	0
26.2 Reinsurance assumed (Page 6, Line 22)	(3,908,876)	0	(5,104,347)	1,185,067	0	5,884	4,520	0	0	0	0
26.3 Net ceded less assumed	4,763,571	0	5,104,347	(1,185,067)	0	(5,884)	(4,520)	0	0	854,695	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	14,425,078		13,016,036								1,409,042
28. Single	0										
29. Renewal	11,089,721		10,694,643	8							395,070
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	25,514,799	0	23,710,679	8	0	0	0	0	0	1,804,112	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6		
	1 Life	Accident and Health		4 All Other Lines of Business				
		2 Cost Containment	3 All Other					
1. Rent	7,094,185		1,078,286	2,894,453	107,424	11,174,348		
2. Salaries and wages	34,145,011	292,868	6,397,917	10,254,260	3,211,918	54,301,974		
3.11 Contributions for benefit plans for employees	2,890,574		709,447	11,211,971	687,769	15,499,761		
3.12 Contributions for benefit plans for agents	9,668,492		1,275,082			10,943,574		
3.21 Payments to employees under non-funded benefit plans						0		
3.22 Payments to agents under non-funded benefit plans						0		
3.31 Other employee welfare	270,462		38,580	288,167	2,251	599,460		
3.32 Other agent welfare	226,812		28,376	20,783		275,971		
4.1 Legal fees and expenses	300,757		38,734	220,134		559,625		
4.2 Medical examination fees	738,501		144,858	.99		883,458		
4.3 Inspection report fees	321,358		49,832	5,109	.49	376,348		
4.4 Fees of public accountants and consulting actuaries	79,341		5,979	877,385		962,705		
4.5 Expense of investigation and settlement of policy claims	404,816	87,084	975,822	158,092		1,625,814		
5.1 Traveling expenses	1,963,435		256,294	443,661	41,699	2,705,089		
5.2 Advertising	483,212		74,997	1,509,444		2,067,653		
5.3 Postage, express, telegraph and telephone	1,919,636		436,852	846,827	.876	3,204,191		
5.4 Printing and stationery	792,244		122,301	.50,890	.54	965,489		
5.5 Cost or depreciation of furniture and equipment	421,062		50,012	142,990	955	615,019		
5.6 Rental of equipment	361,681		44,937	164,797	218	571,633		
5.7 Cost or depreciation of EDP equipment and software	1,151,147		253,959	522,516	.555	1,928,177		
6.1 Books and periodicals	22,728		3,092	30,324	.55	56,199		
6.2 Bureau and association fees	29,147		13,836	193,497	245	236,725		
6.3 Insurance, except on real estate	242,685		52,444	71,804		366,933		
6.4 Miscellaneous losses	21,895		3,524	226,291		251,710		
6.5 Collection and bank service charges	697,190		.83,295	257,564		1,038,049		
6.6 Sundry general expenses	1,231,660		204,064	1,089,008	959,886	3,484,618		
6.7 Group service and administration fees	(370)		(100)	19,234		18,764		
6.8 Reimbursements by uninsured plans						0		
7.1 Agency expense allowance						0		
7.2 Agents' balances charged off (less \$ recovered)						0		
7.3 Agency conferences other than local meetings	1,498,973		181,925	(157)		1,680,741		
9.1 Real estate expenses .....	.910		.133	(67)	9,919,819	9,920,795	
9.2 Investment expenses not included elsewhere	364		.26	900	.83,145	.84,435		
9.3 Aggregate write-ins for expenses	2,217,535	352,257	114,817	11,110,493	948,738	14,743,840		
10. General expenses incurred	69,195,443	732,209	12,639,321	42,610,469	.15,965,656	(a) 141,143,098		
11. General expenses unpaid December 31, prior year	125,263,097		27,445,113	.60,936,082	28,630,607	242,274,899		
12. General expenses unpaid December 31, current year	103,148,869		19,932,789	63,518,943	23,799,827	210,400,428		
13. Amounts receivable relating to uninsured plans, prior year						0		
14. Amounts receivable relating to uninsured plans, current year						0		
15. General expenses paid during year (Lines 10+11-12-13+14)	91,309,671	732,209	20,151,645	40,027,608	20,796,436	173,017,569		
DETAILS OF WRITE-INS								
09.301. Consulting	211,137	352,257	(313,621)	9,601,924	891,315	10,743,012		
09.302. Equipment and software maintenance	2,006,398	.0	428,438	1,508,569	.57,423	4,000,828		
09.303.								
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....	.0	.0	.0	.0	.0	.0	
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	2,217,535	352,257	114,817	11,110,493	948,738	14,743,840		

(a) Includes management fees of \$ 6,948,882 to affiliates and \$ 1,898,515 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes .....				.1,131,968	1,131,968
2. State insurance department licenses and fees	952,988	110,932			1,063,920
3. State taxes on premiums	2,516,676	366,958			2,883,634
4. Other state taxes, including \$ for employee benefits	1,273,514	149,952	222,610	.460	1,646,536
5. U.S. Social Security taxes	3,881,049	489,790	4,954,358	10,249	9,335,446
6. All other taxes	286,934	33,400			320,334
7. Taxes, licenses and fees incurred	8,911,161	1,151,032	5,176,968	.1,142,677	16,381,838
8. Taxes, licenses and fees unpaid December 31, prior year	1,209,225	149,749		.1,168,662	2,527,636
9. Taxes, licenses and fees unpaid December 31, current year	1,196,919	139,327		.1,131,268	2,467,514
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	8,923,467	1,161,454	5,176,968	1,180,071	16,441,960

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums .....		.1,874,739
2. Applied to shorten the endowment or premium-paying period .....		.0
3. Applied to provide paid-up additions .....		.41,023,196
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4 .....		.42,897,935
6. Paid in cash .....		.8,752,317
7. Left on deposit .....		.5,573,970
8. Aggregate write-ins for dividend or refund options .....		.0
9. Total Lines 5 through 8 .....		.57,224,222
10. Amount due and unpaid .....		.240,000
11. Provision for dividends or refunds payable in the following calendar year .....		.36,687,143
12. Terminal dividends .....		.4,901,500
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 .....		.41,828,643
16. Total from prior year .....		.41,300,630
17. Total dividends or refunds (Lines 9 + 15 - 16) .....		.57,752,235
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page .....		.0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....		.0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. AE 3.5%, 01-59	6,092,565	3,891,933	2,200,632		
0100002. AE 3%, 41-66	3,560,764		3,560,764		
0100003. AM (5) 3.5%, 01-62	16,277,130		16,277,130		
0100004. STD IND 3.5%, 07-67	7,981,157	7,981,157			
0100005. 41 CSO 3.5%, 32-67	233,231,307		233,231,307		
0100006. 41 CSO 3% CRVM, 48-66	6,427,762		6,427,762		
0100007. 41 CSO 3%, 47-67	1,036,714		1,036,714		
0100008. 41 CSO 2.5% CRVM, 48-65	12,861,734		12,861,734		
0100009. 41 CSO 2.5%, 43-66	17,616,173		17,616,173		
0100010. 41 CSO 2.25%, 50-57	274,291		274,291		
0100011. 41 STD IND 3.5%, 56-71	665,460	665,460			
0100012. 41 STD IND 3% CRVM, 57	126,270	126,270			
0100013. 41 STD IND 3%, 46-88	52,643,673	52,642,248	1,425		
0100014. 41 STD IND 2.5%, 48-67	245,238,701	245,237,301	1,400		
0100015. 58 CSO/CET 6%, 83-86	87,433,212		87,433,212		
0100016. 58 CSO/CET 5.5%, 80-85	39,744,568		39,744,568		
0100017. 58 CSO/CET 5% 80-85, 87-94	183		183		
0100018. 58 CSO/CET 4.5% CRVM, 83-89	157,156,018		157,156,018		
0100019. 58 CSO/CET 4.5%, 79-88	100,634,330		100,634,330		
0100020. 58 CSO/CET 4% CRVM, 79-88	5,013,590		5,013,590		
0100021. 58 CSO/CET 4% 75-88	80,866,722		80,866,722		
0100022. 58 CSO/CET 3.5% CRVM, 77-88	159,734		159,734		
0100023. 58 CSO/CET 3.5%, 61-88	275,301,941		275,301,941		
0100024. 58 CSO/CET 3% CRVM, 65-77	1,007,813		1,007,813		
0100025. 58 CSO/CET 3% 65-84	16,460,922		16,460,922		
0100026. 58 CSO/CET 2.5% CRVM, 77-84	41,786,112		41,786,112		
0100027. 58 CSO/CET 2.5%, 62-88	66,171,770		66,171,770		
0100028. 60 CSG 6%, 83-86	2,911,823				2,911,823
0100029. 60 CSG 5.5%, 87-92	18,915,625				18,915,625
0100030. 60 CSG 5.0%, 93-94	4,592,469				4,592,469
0100031. 60 CSG 4.5%, 80-82, 92-15	56,093,053				56,093,053
0100032. 60 CSG 4%, 75-79	59,307				59,307
0100033. 60 CSG 3%, 55-60	6,019,919		226,275		5,793,644
0100034. 61 CS1/CIET 2.5%, 67-82	9,397,974	9,397,974			
0100035. 80 CSO/CET 6% CRVM, 83-86	15,353,657		15,353,657		
0100036. 80 CSO/CET 5.5% CRVM, 87-92	235,250,259		235,250,259		
0100037. 80 CSO/CET 5.5%, 87-92	51,598,066		51,598,066		
0100038. 80 CSO/CET 5% CRVM, 88-89, 93-94	81,938,969		81,938,969		
0100039. 80 CSO/CET 5%, 88-89, 93-94	31,806,633		31,806,633		
0100040. 80 CSO/CET 4.5% CRVM, 57-05	581,741,760		581,741,760		
0100041. 80 CSO/CET 4.5%, 90-05	87,170,755		87,170,755		
0100042. 80 CSO/CET 4% CRVM, 89-02	59,901,469		59,901,469		
0100043. 80 CSO/CET 4%, 88-01	5,941,304		5,941,304		
0100044. 2001 CSO 4.5% CRVM, 05	33,442,839		33,442,839		
0100045. 2001 CSO 4.0% CRVM, 06-12	222,702,860		222,702,860		
0100046. 2001 CSO 3.5% CRVM, 13-15 NB	34,281,511		34,281,511		
0199997. Totals (Gross)	3,014,890,868	319,942,343	2,606,582,604	0	88,365,921
0199998. Reinsurance ceded	438,423,046		438,423,046		
0199999. Life Insurance: Totals (Net)	2,576,467,822	319,942,343	2,168,159,558	0	88,365,921
0200001. 55 AA 4% IMMEDIATE	1,430	XXX	1,430	XXX	
0200002. 71 IAM 7% PROJ. SCALE B IMMEDIATE	46,424	XXX	46,424	XXX	
0200003. 71 IAM 7.5% IMMEDIATE	55,137	XXX	55,137	XXX	
0200004. 83a 8.25% PROJ. SCALE G IMMEDIATE	187,079	XXX	187,079	XXX	
0200005. 83a 7.75% PROJ. SCALE G IMMEDIATE	66,714	XXX	66,714	XXX	
0200006. 83a 7.4% PROJ. SCALE G IMMEDIATE	5,938	XXX	5,938	XXX	
0200007. 83a 7.25% PROJ. SCALE G IMMEDIATE	184,214	XXX	184,214	XXX	
0200008. 83a 6.75% PROJ. SCALE G IMMEDIATE	462,263	XXX	462,263	XXX	
0200009. 83a 6.7% PROJ. SCALE G IMMEDIATE	107,513	XXX	107,513	XXX	
0200010. 83a 6.2% PROJ. SCALE G IMMEDIATE	136,147	XXX	136,147	XXX	
0200011. 83a 7% IMMEDIATE	22,030	XXX	22,030	XXX	
0200012. ANNUITY 2000 IAM 6.25% PROJ. SCALE G	296,382	XXX	296,382	XXX	
0200013. ANNUITY 2000 IAM 6% PROJ. SCALE G	55,364	XXX	55,364	XXX	
0200014. ANNUITY 2000 IAM 5.75% PROJ. SCALE G	197,224	XXX	197,224	XXX	
0200015. ANNUITY 2000 IAM 5.5% PROJ. SCALE G	307,475	XXX	307,475	XXX	
0200016. ANNUITY 2000 IAM 5.4% PROJ. SCALE G	6,243	XXX	6,243	XXX	
0200017. ANNUITY 2000 IAM 4.9% PROJ. SCALE G	69,198	XXX	69,198	XXX	
0200018. ANNUITY 2000 IAM 4.25% PROJ. SCALE G	24,248	XXX	24,248	XXX	
0200019. ANNUITY 2000 IAM 3.75% PROJ. SCALE G	17,470	XXX	17,470	XXX	
0200020. ANNUITY 2000 IAM 3.5% PROJ. SCALE G	115,614	XXX	115,614	XXX	
0200021. ANNUITY PURCHASE FUNDS DEFERRED	4,216,443	XXX	4,216,443	XXX	
0200022. ACCUM FOR DEF AT 5%; ULT BASIS a-1949 2.5% PROJ 30 YRS	201,598	XXX	201,598	XXX	
0200023. ACCUM FOR DEF AT 3.5%; ULT BASIS a-1949 2.5% PROJ 30 YRS	168,459	XXX	168,459	XXX	
0200024. ACCUM FOR DEF AT 3%; ULT BASIS a-1949 2.5% PROJ 30 YRS	4,558	XXX	4,558	XXX	
0200025. ACCUM FOR DEF AT 2.5%; ULT BASIS a-1949 2.5% PROJ 30 YRS	195,709	XXX	195,709	XXX	
0200026. DEFERRED 6% CARVM : 83a 3%	12,888	XXX	12,888	XXX	
0200027. DEFERRED 5.75% CARVM : 83a 3%	11,706	XXX	11,706	XXX	
0200028. DEFERRED 5.5% CARVM : 83a 3%	46,649	XXX	46,649	XXX	
0200029. DEFERRED 5.25% CARVM : 83a 3%	412,078	XXX	412,078	XXX	
0200030. DEFERRED 4% CARVM : 83a 3%	124,449	XXX	124,449	XXX	
0200031. 3.5% DEFERRED FLEXIBLE	236,906	XXX	236,906	XXX	
0200032. 3.5% DEFERRED	2,425	XXX	2,425	XXX	
0200033. 2.5% DEFERRED	120	XXX	120	XXX	
0200034. 6%/5/4% DEFERRED FLEXIBLE	93,785,171	XXX	93,785,171	XXX	
0200035. 5.5%/2.5%/3/4% DEFERRED FLEXIBLE	90,436	XXX	90,436	XXX	
0200036. 4%/10/3.5% DEFERRED FLEXIBLE	4,465,152	XXX	4,465,152	XXX	
0200037. 71 GAM 6% IMMEDIATE	241,737	XXX		XXX	241,737
0200038. 83 GAM 6% IMMEDIATE	4,240,761	XXX		XXX	4,240,761
0299997. Totals (Gross)	110,821,352	XXX	106,338,854	XXX	4,482,498

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0299998. Reinsurance ceded	103,119,275	XXX	98,636,777	XXX	4,482,498
0299999. Annuities: Totals (Net)	7,702,077	XXX	7,702,077	XXX	0
0300001. a-1949 2.5%, PROJ. 30 YEARS	42,112		.42,112		
0300002. 55 AA 4%	10,522		.10,522		
0300003. 71 IAM 7.5%	91,407		.91,407		
0300004. 71 IAM 7%, PROJ. SCALE B	30,193		.30,193		
0300005. 71 IAM 6%	32,613		.32,613		
0300006. 83a 7.5%	42,305		.42,305		
0300007. 83a 8.25%, PROJ. SCALE G	112,228		.112,228		
0300008. 83a 7.75%, PROJ. SCALE G	83,465		.83,465		
0300009. 83a 7.4%, PROJ. SCALE G	31,216		.31,216		
0300010. 83a 7.25%, PROJ. SCALE G	90,015		.90,015		
0300011. 83a 6.75%, PROJ. SCALE G	105,214		.105,214		
0300012. 83a 6.7%, PROJ. SCALE G	79,294		.79,294		
0300013. 83a 6.2%, PROJ. SCALE G	84,286		.84,286		
0300014. ANNUITY 2000 IAM 6.25%, PROJ. SCALE G	129,521		.129,521		
0300015. ANNUITY 2000 IAM 6%, PROJ. SCALE G	16,600		.16,600		
0300016. ANNUITY 2000 IAM 5.75%, PROJ. SCALE G	12,267		.12,267		
0300017. ANNUITY 2000 IAM 5.5%, PROJ. SCALE G	50,333		.50,333		
0300018. ANNUITY 2000 IAM 5.4%, PROJ. SCALE G	2,277		.2,277		
0300019. ANNUITY 2000 IAM 3.5%, PROJ. SCALE G	.609,850		.609,850		
0300020. ANNUITY 2000 IAM 3.10%, NO PROJ.	93,519		.93,519		
0300021. ANNUITY 2000 IAM 3.05%, NO PROJ.	9,928		.9,928		
0300022. ANNUITY 2000 IAM [2.75%-3.00%), NO PROJ.	23,633		.23,633		
0300023. ANNUITY 2000 IAM [2.50%-2.75%), NO PROJ. NB	48,839		.48,839		
0399997. Totals (Gross)	1,831,637	0	1,831,637	0	0
0399998. Reinsurance ceded	176,847		.176,847		
0399999. SCWLC: Totals (Net)	1,654,790	0	1,654,790	0	0
0400001. INTERCO DI & 41 CSO 2.5%	105,000	67	.104,933		
0400002. INTERCO DI & 41 STD IND 2.5%	187,241	187,241			
0400003. 59 ADB & 58 CSO/CET 3%	61,617		.61,617		
0400004. 59 ADB & 58 CSO/CET 2.5%	1,093,493		.1,093,493		
0400005. 59 ADB & 61 CSI 2.5%	202,754	202,754			
0400006. 59 ADB & 80 CSO/CET 4.5%	566		.566		
0400007. 59 ADB & 80 CSO/CET 2.5% NB	1,844,525		.1,844,525		
0499997. Totals (Gross)	3,495,196	390,062	3,105,134	0	0
0499998. Reinsurance ceded	62,511		.62,511		
0499999. Accidental Death Benefits: Totals (Net)	3,432,685	390,062	3,042,623	0	0
0500001. 75% 30-31 MET & 41 STD IND 2.5%	.376,352	375,756	.596		
0500002. 75% 30-31 MET & 58 CSO/CET 2.5%	2,338,813	112	2,338,701		
0500003. 75% 30-31 MET & 80 CSO/CET 2.5% NB	255,190		.255,190		
0500004. 75% 30-31 MET & 61 CSI 2.5%	228,647	228,647			
0500005. 52 BEN 5, PERIOD 2 & 41 CSO 2.5%	11,760		.11,760		
0500006. 52 BEN 5, PERIOD 2 & 58 CSO/CET 3%	230,830		.230,830		
0500007. 52 BEN 5, PERIOD 2 & 58 CSO/CET 2.5%	1,035,212		.1,035,212		
0500008. 52 BEN 5, PERIOD 2 & 80 CSO/CET 4.5%	36,072		.36,072		
0500009. 52 BEN 5, PERIOD 2 & 80 CSO/CET 4%	837		.837		
0500010. 52 BEN 5, PERIOD 2 & 80 CSO/CET 2.5% NB	2,299,941		.2,299,941		
0500011. 52 INTERCO DISA 4.5%	14,885		.14,885		
0500012. SPECIAL - RELATED TO PREMIUM	68,537		.68,537		
0599997. Totals (Gross)	6,897,076	604,515	6,292,561	0	0
0599998. Reinsurance ceded	274,187		.274,187		
0599999. Disability-Active Lives: Totals (Net)	6,622,889	604,515	6,018,374	0	0
0600001. 26 CLASS (3) 2.5%	.31,896		.31,896		
0600002. 52 BEN 5, PERIOD 2 3.5%	.4,255,319		.4,255,319		
0600003. 52 BEN 5, PERIOD 2 2.5%	.23,183,840		.20,546,917		2,636,923
0699997. Totals (Gross)	27,471,055	0	24,834,132	0	2,636,923
0699998. Reinsurance ceded	4,255,319		.4,255,319		
0699999. Disability-Disabled Lives: Totals (Net)	23,215,736	0	20,578,813	0	2,636,923
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	2,619,095,999	320,936,920	2,207,156,235	0	91,002,844

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [X] No []
 1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [] No [X]
 2.2 If not, state which kind is issued.
 Non-participating

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [X] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [X] No []
 If so, state:
 4.1 Amount of insurance? \$ 137,480
 4.2 Amount of reserve? \$ 120,716
 4.3 Basis of reserve:
 AE 3.5%
 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

 4.6 Assessments collected during the year \$

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$

Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$

7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

 7.3 State the amount of reserves established for this business: \$

7.4 Identify where the reserves are reported in the blank:

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$

8.2 State the amount of reserves established for this business: \$

8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [X] No []
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$

9.2 State the amount of reserves established for this business: \$

9.3 Identify where the reserves are reported in the blank:

Exhibit 5 - Annuities

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
ACCIDENT AND HEALTH CONTRACTS (EXHIBIT 6) Critical Illness & Family Accident Portfolios	1980 CS0, 4.00% or 4.50%	2001 CS0, 3.50% or 4.00%	\$ 553,311
0299999. Subtotal	XXX	XXX	553,311
9999999 - Total (Column 4, only)			553,311

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	2,131,784				6,431	2,125,353			
2. Additional contract reserves (a)	232,792,510				178,268	232,614,242			
3. Additional actuarial reserves-Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	234,924,294	0	0	0	184,699	234,739,595	0	0	0
8. Reinsurance ceded	16,294,220				184,699	16,109,521			
9. Totals (Net)	218,630,074	0	0	0	0	218,630,074	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	27,690,462				1,368,250	26,322,212			
11. Additional actuarial reserves-Asset/Liability analysis	0								
12. Reserve for future contingent benefits	0								
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	27,690,462	0	0	0	1,368,250	26,322,212	0	0	0
15. Reinsurance ceded	1,429,256				1,368,250	61,006			
16. Totals (Net)	26,261,206	0	0	0	0	26,261,206	0	0	0
17. TOTAL (Net)	244,891,280	0	0	0	0	244,891,280	0	0	0
18. TABULAR FUND INTEREST	10,134,577					10,134,577			
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	269,173,580	0	0	3,533,855	232,972,527	32,667,198
2. Deposits received during the year	26,004,159			993,551	5,924,721	19,085,887
3. Investment earnings credited to the account	9,360,440			100,811	9,033,261	226,368
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	39,456,251			884,721	20,359,068	18,212,462
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	265,081,928	0	0	3,743,496	227,571,441	33,766,991
10. Reinsurance balance at the beginning of the year	(28,809,097)	0	0	(764,316)	(27,699,208)	(345,573)
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	(853,548)			(61,704)	(747,045)	(44,799)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(27,955,549)	0	0	(702,612)	(26,952,163)	(300,774)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	237,126,379	0	0	3,040,884	200,619,278	33,466,217

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	7,776,504	7,698,933	77,571								
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	7,776,504	7,698,933	77,571	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted	2.11 Direct	10,000					10,000				
	2.12 Reinsurance assumed	0									
	2.13 Reinsurance ceded	0									
	2.14 Net	10,000	0	(b) 0	0	(b) 0	(b) 10,000	0	0	0	0
	2.2 Other	28,426,681	7,729,093	18,616,094			94,800				1,986,694
	2.21 Direct	28,426,681	7,729,093	18,616,094			94,800				1,986,694
	2.22 Reinsurance assumed	15,730,177		3,303,791	12,415,364			11,022			
	2.23 Reinsurance ceded	901,367		187,140							714,227
	2.24 Net	43,255,491	7,729,093	(b) 21,732,745	(b) 12,415,364	0	(b) 0	(b) 94,800	11,022	(b) 0	(b) 1,272,467
3. Incurred but unreported:											
3.1 Direct	11,806,571	1,927,318	7,469,927								2,409,326
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	618,926		75,466								543,460
3.4 Net	11,187,645	1,927,318	(b) 7,394,461	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 1,865,866
4. TOTALS	4.1 Direct	48,019,756	17,355,344	26,163,592	0	0	104,800	0	0	0	4,396,020
	4.2 Reinsurance assumed	15,730,177	0	3,303,791	12,415,364	0	0	0	11,022	0	0
	4.3 Reinsurance ceded	1,520,293	0	262,606	0	0	0	0	0	0	1,257,687
	4.4 Net	62,229,640	(a) 17,355,344	(a) 29,204,777	12,415,364	0	0	(a) 104,800	11,022	0	3,138,333

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ 7,698,933 in Column 2, \$ 77,571 in Column 3 and \$ 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 \$ 1,562,579

Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$

Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	256,031,343	42,236,451	134,478,118	55,871	534,065		5,559,806	56,889,188			16,277,844
1.2 Reinsurance assumed	57,814,188		7,797,798	49,544,556				471,834			
1.3 Reinsurance ceded	3,469,385		1,535,305								1,934,080
1.4 Net	(d) 310,376,146	42,236,451	140,740,611	49,600,427	534,065	0	5,559,806	57,361,022	0	0	14,343,764
2. Liability December 31, current year from Part 1:											
2.1 Direct	48,019,756	17,355,344	26,163,592	0	0		104,800	0	0	0	4,396,020
2.2 Reinsurance assumed	15,730,177	0	3,303,791	12,415,364	0		0	11,022	0	0	0
2.3 Reinsurance ceded	1,520,293	0	262,606	0	0		0	0	0	0	1,257,687
2.4 Net	62,229,640	17,355,344	29,204,777	12,415,364	0		104,800	11,022	0	0	3,138,333
3. Amounts recoverable from reinsurers December 31, current year	88,944		8,868								80,076
4. Liability December 31, prior year:											
4.1 Direct	56,694,069	24,496,469	27,063,489	0	0		351,628	0	0	0	4,782,483
4.2 Reinsurance assumed	11,635,286	0	1,151,630	10,483,656	0		0	0	0	0	0
4.3 Reinsurance ceded	1,540,128	0	265,327	0	0		0	0	0	0	1,274,801
4.4 Net	66,789,227	24,496,469	27,949,792	10,483,656	0		351,628	0	0	0	3,507,682
5. Amounts recoverable from reinsurers December 31, prior year	183,899		8,747								175,152
6. Incurred Benefits											
6.1 Direct	247,357,030	35,095,326	133,578,221	55,871	534,065	0	5,312,978	56,889,188	0	0	15,891,381
6.2 Reinsurance assumed	61,909,079	0	9,949,959	51,476,264	0		0	482,856	0	0	0
6.3 Reinsurance ceded	3,354,595	0	1,532,705	0	0		0	0	0	0	1,821,890
6.4 Net	305,911,514	35,095,326	141,995,475	51,532,135	534,065	0	5,312,978	57,372,044	0	0	14,069,491

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 634,954 in Line 1.1, \$ 634,954 in Line 1.4.

\$ (611,764) in Line 6.1, and \$ (611,764) in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 973,255 in Line 1.1, \$ 986,159 in Line 1.4.

\$ 992,282 in Line 6.1, and \$ 1,005,186 in Line 6.4.

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

\$ in Line 6.1, and \$ in Line 6.4.

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
EXHIBIT OF NON-ADMITTED 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	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	10,143	187,280	177,137
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	91,422,345	82,724,525	(8,697,820)
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	91,432,488	82,911,805	(8,520,683)
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	15,783,308	11,428,838	(4,354,470)
21. Furniture and equipment, including health care delivery assets	7,682,547	6,472,231	(1,210,316)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	1,270,856	13,380,812	12,109,956
24. Health care and other amounts receivable .....	.65,500	1,300,160	1,234,660
25. Aggregate write-ins for other than invested assets	6,312,671	5,686,120	(626,551)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	122,547,370	121,179,966	(1,367,404)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	122,547,370	121,179,966	(1,367,404)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
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	6,312,671	5,686,120	(626,551)
2502.			
2503.			
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)	6,312,671	5,686,120	(626,551)

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
NOTES TO FINANCIAL STATEMENTS**

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of The Western and Southern Life Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The Department has the right to permit other specific practices that deviate from prescribed practices. There are no differences between the Company's net income and capital and surplus following NAIC SAP or practices prescribed and permitted by the state of Ohio.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	State of Domicile	2015	2014
NET INCOME			
(1) State basis (Page 4, Line 35, Columns 1 & 2)	OH	268,054,336	519,461,719
(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	268,054,336	519,461,719
SURPLUS			
(5) State basis (Page 3, Line 38, Columns 1 & 2)	OH	4,548,334,698	4,294,209,873
(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	4,548,334,698	4,294,209,873

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

The preparation of financial statements in conformity with statutory accounting practices 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

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Amounts received on deposit-type contracts are entered directly as a liability when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Company'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 Company.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
- (3) Common stocks of life insurance subsidiaries are carried at statutory equity. Unaffiliated common stocks are stated at fair market value. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.
- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process or the SVO modified filing exempt process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.
- (7) The Company owns 100% of the capital stock of its non-life insurance subsidiaries, which are stated at GAAP equity.
- (8) The Company has investments in private equity and real estate limited partnerships and limited liability companies (including hedge funds). The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company has entered into interest rate swaps in an effort to mitigate the risk of rising interest rates on long maturity bonds. The interest rate swaps are forward starting and allows the Company to pay a fixed interest rate in exchange for receipt of a floating interest rate. The derivative

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

instruments are not designated as a hedge for accounting purposes. These instruments are carried at fair value on the balance sheet with changes in fair value recorded in surplus. If the instruments are terminated prior to maturity, proceeds are exchanged equal to the fair value of the contract and a realized gain or loss would be recognized.

- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) Loss liabilities for accident and health contracts are based on industry standard tables for long-term disability coverages and historical company experience for other accident and health.
- (12) The Company has not changed its capitalization policy from the prior year.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:
 - the length of time and the extent to which the fair value is below the book/adjusted carry value;
 - the financial condition and near term prospects of the issuer, including specific events that may affect its operations;
 - for equity securities and debt securities with credit related declines in fair value, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for debt securities with interest related declines in fair value, the Company's intent to sell the security before recovery of its book/adjusted carry value;
 - for loan-backed securities, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for loan-backed securities, the Company's intent to sell the security before recovery of its book/adjusted carry value.

If the decline is judged to be other-than-temporary, an impairment charge is recorded as a net realized capital loss in the period the determination is made.

2. Accounting Changes and Correction of Errors

Effective January 1, 2015, the Company updated its valuation methodology on certain critical illness and accident and health reserves. This resulted in a change of statutory reserve valuation that is required to be recorded directly to surplus rather than as a part of the reserve change recognized in the Summary of Operations. The Company has recorded a \$0.6 million decrease directly to surplus as a result of the change in valuation bases through the Change in Reserve on Account of Change in Valuation Basis on the Summary of Operations.

Effective January 1, 2015, the Company determined that its critical illness reserves were understated due to an error in the calculation of ceded reserves. This resulted in a change of the statutory aggregate reserve for accident and health contracts that is required to be recorded directly to surplus rather than as a part of the reserve change recognized in the Summary of Operations. The company has recorded a \$7.5 million decrease directly to surplus as a result of the change in ceded reserves through the Aggregate Write-ins for Gains and Losses, within the line titled *Critical Illness Ceded Reserve Error Correction*, on the Summary of Operations.

The Company did not have any accounting changes in 2014.

3. Business Combinations and Goodwill. None.

4. Discontinued Operations. None.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans issued during 2015 were:

Farm Loans	None
City Loans	4.39%
Purchase money mortgages	None
Mezzanine Loans	14.00%

(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 mortgages was: 80%

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

b.Prior Year							
1. Recorded Investment							
(a) Current					16,854,539		16,854,539
(b) 30 - 59 Days Past Due							0
(c) 60 - 89 Days Past Due							0
(d) 90 - 179 Days Past Due							0
(e) 180+ Days Past Due							0
2. Accruing Interest 90 - 179 Days Past Due							0
(a) Recorded Investment							0
(b) Interest Accrued							0
3. Accruing Interest 180+ Days Past Due							0
(a) Recorded Investment							0
(b) Interest Accrued							0
4. Interest Reduced							
(a) Recorded Investment							0
(b) Number of Loans							0
(c) Percent Reduced							0

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a.Current Year							
1. With Allowance for Credit Losses							0
2. No Allowance for Credit Losses							0
b.Prior Year							
1. With Allowance for Credit Losses							0
2. No Allowance for Credit Losses							0

(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:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a.Current Year							
1. Average Recorded Investment							0
2. Interest Income Recognized							0
3. Recorded Investments on Nonaccrual Status							0
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting							0
b.Prior Year							
1. Average Recorded Investment							0
2. Interest Income Recognized							0
3. Recorded Investments on Nonaccrual Status							0
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting							0

(7) Allowance for credit losses:

		Current Year	Prior Year
a) Balance at beginning of period			
b) Additions charged to operations			
c) Direct write-downs charged against the allowances			
d) Recoveries of amounts previously charged off			
e) Balance at end of period	0		0

(8) Mortgage loans derecognized as a result of foreclosure. None

(9) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

(1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.

(2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2015, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

(3) The following is a list of each loan-backed and structured security with a recognized other-than-temporary impairment, for the year ended December 31, 2015, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

1 CUSIP	2 Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	3 Present Value of Projected Cash Flows	4 Recognized Other-Than- Temporary Impairment	5 Amortized Cost After Other-Than- Temporary Impairment	6 Fair Value at time of OTTI	7 Date of Financial Statement Where Reported
32051G-SD-8	944,185	904,632	39,553	904,632	896,059	06/30/2015
466247-ZQ-9	8,132,420	8,066,439	65,981	8,066,439	8,013,408	06/30/2015
61752R-AL-6	493,288	483,024	10,264	483,024	480,196	09/30/2015
75970J-AJ-5	1,213,960	1,175,716	38,244	1,175,716	1,146,231	09/30/2015
75970J-AD-8	814,004	809,411	4,593	809,411	805,655	09/30/2015
05949C-NH-5	7,217,616	7,025,935	191,681	7,025,935	7,024,647	09/30/2015
45660L-2V-0	2,598,068	2,588,388	9,680	2,588,388	2,429,185	12/31/2015
Total	XXX	XXX	359,996	XXX	XXX	XXX

(4) The following is an aggregate total of all impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss, including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains as of December 31, 2015:

The aggregate amount of unrealized losses:

1. Less than 12 Months	3,708,948
2. 12 Months or Longer	1,677,779

The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	291,374,370
2. 12 Months or Longer	74,948,606

(5) See Note 1C (14) for the factors management considers when evaluating for an other-than-temporary decline in fair value.

E. Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2015, the Company has loaned \$143.9 million and \$90.9 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2014, the Company had loaned \$252.9 million and \$91.8 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets. The general account collateral is managed by both an affiliated and unaffiliated agent. The separate account collateral is managed by an unaffiliated agent.

(1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2015 and 2014, the Company did not non-admit any portion of the loaned securities.

(2) Not Applicable.

(3) Collateral Received

a. Aggregate Amount Collateral Received

(1)
Fair Value

1. Repurchase Agreement

(a) Open	
(b) 30 Days or Less	
(c) 31 to 60 Days	
(d) 61 to 90 Days	
(e) Greater Than 90 Days	
(f) Subtotal	0
(g) Securities Received	
(h) Total Collateral Received	0

2. Securities Lending

(a) Open	239,709,261
(b) 30 Days or Less	
(c) 31 to 60 Days	
(d) 61 to 90 Days	
(e) Greater Than 90 Days	
(f) Subtotal	239,709,261
(g) Securities Received	
(h) Total Collateral Received	239,709,261

3. Dollar Repurchase Agreement

(a) Open	
(b) 30 Days or Less	
(c) 31 to 60 Days	
(d) 61 to 90 Days	
(e) Greater Than 90 Days	
(f) Subtotal	0
(g) Securities Received	
(h) Total Collateral Received	0

b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is \$146.9 million and \$92.8 million in the general and separate accounts, respectively.

c. The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

(4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2015 and 2014.

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Repurchase Agreement		
(a) Open		
(b) 30 Days or Less		
(c) 31 to 60 Days		
(d) 61 to 90 Days		
(e) 91 to 120 Days		
(f) 121 to 180 Days		
(g) 181 to 365 Days		
(h) 1 to 2 years		
(i) 2 to 3 years		
(j) Greater than 3 years		
(k) Subtotal	0	0
(l) Securities Received		
(m) Total Collateral Reinvested	0	0
2. Securities Lending		
(a) Open		
(b) 30 Days or Less	162,785,288	162,803,039
(c) 31 to 60 Days	16,412,166	16,411,538
(d) 61 to 90 Days	3,831,793	3,828,368
(e) 91 to 120 Days	7,283,874	7,285,558
(f) 121 to 180 Days	1,326,856	1,324,112
(g) 181 to 365 Days	15,171,545	15,150,693
(h) 1 to 2 years	4,300,000	4,300,000
(i) 2 to 3 years		
(j) Greater than 3 years	28,605,953	28,605,953
(k) Subtotal	239,717,475	239,709,261
(l) Securities Received		
(m) Total Collateral Reinvested	239,717,475	239,709,261
3. Dollar Repurchase Agreement		
(a) Open		
(b) 30 Days or Less		
(c) 31 to 60 Days		
(d) 61 to 90 Days		
(e) 91 to 120 Days		
(f) 121 to 180 Days		
(g) 181 to 365 Days		
(h) 1 to 2 years		
(i) 2 to 3 years		
(j) Greater than 3 years		
(k) Subtotal	0	0
(l) Securities Received		
(m) Total Collateral Reinvested	0	0

b. At December 31, 2015, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$147.4 million and \$92.8 million in the general and separate accounts, respectively, in collateral calls that could come due under a worst-case scenario.

(6) The Company does not accept collateral that is not permitted by contract or custom to sell or repledge.

(7) The Company does not have any transactions that extend beyond one year from the reporting date.

F. Real Estate.

- (1) The Company did not recognize impairment losses on real estate during the statement periods.
- (2) The Company had one property classified as held for sale at December 31, 2015. CRE 1465, Cincinnati West District Office, was listed with the Brokerage Firm of Cushman Wakefield (formerly Cassidy Turley). The Finance Committee approved a recommendation on November 12, 2014 for ERI to take all the steps necessary to sell the asset for not less than \$325,000, a reduction of \$125,000 from previous authorizations. On October 29, 2015, a Purchase Sale Agreement was executed in the amount of \$472,500. The Buyer has up to 150 days to complete its due diligence work.
- (3) The Company did not experience changes to a plan of sale in investment in real estate
- (4) The Company does not engage in retail land sales operations
- (5) The Company does not hold any real estate investments with participating mortgage loan features.

G. Low Income Housing Tax Credit Property Investments. No significant holdings.

H. Restricted Assets

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(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted						8	Percentage	
	Current Year					6	7	9	10
	1	2	3	4	5				
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Admitted Restricted to Total Assets
a. Subject to contractual obligation for which liability is not shown					0		0		0.000
b. Collateral held under security lending agreements					0		0		0.000
c. Subject to repurchase agreements					0		0		0.000
d. Subject to reverse repurchase agreements					0		0		0.000
e. Subject to dollar repurchase agreements					0		0		0.000
f. Subject to dollar reverse repurchase agreements					0		0		0.000
g. Placed under option contracts					0		0		0.000
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					0		0		0.000
i. FHLB capital stock					0		0		0.000
j. On deposit with states	5,708,476				5,708,476	5,665,713	42,763	5,708,476	0.058
k. On deposit with other regulatory bodies					0		0		0.000
l. Pledged collateral to FHLB (including assets backing funding agreements)					0		0		0.000
m. Pledged as collateral not captured in other categories	16,530,078				16,530,078	122,438,897	(105,908,819)	16,530,078	0.167
n. Other restricted assets					0		0		0.000
o. Total Restricted Assets	22,238,554	0	22,238,554	128,104,610	(105,866,056)	22,238,554	0.224	0.227	

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross Restricted						8	Percentage	
	Current Year					6	7	9	10
	1	2	3	4	5				
Description of Assets	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Admitted Restricted to Total Assets
Cash collateral for variation margin on swaps	16,530,078				16,530,078	122,438,897	(105,908,819)	16,530,078	0.167
Total	16,530,078		0		16,530,078	122,438,897	(105,908,819)	16,530,078	0.167

(a) Subset of column 1

(b) Subset of column 3

(3) Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross Restricted						8	Percentage	
	Current Year					6	7	9	10
	1	2	3	4	5				
Description of Assets	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Admitted Restricted to Total Assets
.....
Total	0	0	0	0	0	0	0	0	0.000

(a) Subset of column 1

(b) Subset of column 3

I. Working Capital Finance Investments. None.

J. Offsetting and Netting of Assets and Liabilities

Information related to the Company's derivative instruments and the effects of offsetting on the balance sheet are as follows:

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets Derivative Instrument	153,072	0	153,072

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities Derivative Instrument	(1,173,724)	0	(1,173,724)

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

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K. Structured Notes

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
111021-AE-1	32,650,930	43,820,550	32,942,438	NO
25156P-AC-7	24,374,510	33,294,552	24,761,503	NO
35177P-AL-1	5,959,027	8,468,424	6,011,734	NO
912810-FH-6	1,015,547	978,976	990,109	NO
912810-FR-4	737,604	715,333	726,924	NO
912828-QV-5	809,277	794,107	812,878	NO
912828-UH-1	737,304	738,482	753,561	NO
912828-UX-6	520,509	498,814	510,246	NO
912828-VM-9	498,750	498,471	508,530	NO
Total	67,303,458	89,807,709	68,017,923	XXX

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.

B. The Company recognized the following impairment/write down for its investments in limited partnerships and limited liability companies during the statement periods:

<u>Description</u>	<u>Amount of Impairment</u>
C/R ENERGY JADE LLC	\$2,620,417
CARLYLE RIVERSTONE FUND REN I L.P.	117,685
CARLYLE RIVERSTONE III L.P.	246,639
ENERGY RECAP AND RESTRUCT FUND	1,452,138
LANDMARK PRIVATE EQ FUND VIII LP	82,200
OAK INVESTMENT PARTNERS LP	333,080
SOFTBANK TECHNOLOGY VEN V L.P.	94,760
CARLYLE MEZZANINE PARTNERS LP	129,801
GARRISON OPPORTUNITIES FUND II A LLC	447,514
Total	\$5,524,234

7. Investment Income

A. Due and accrued income is excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

Due and accrued income is excluded from investment income on mortgage loans which are in foreclosure, delinquent more than one year or where collection of interest is uncertain.

B. The total amount excluded was \$0 for bond and \$0 for mortgage loans.

8. Derivative Instruments

The Company entered into an interest rate swap and swaptions. The discussion of accounting policies, risks, and objectives are shown in Note 10. The net gain recognized in unrealized gains and losses during the reporting period related to the derivative instruments was \$47,544,100. The net loss recognized in net income within realized gains and losses during the reporting period relating to the derivative instruments was \$(61,749,287). The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company's behalf. The posted amount is equal to the difference between the net positive fair value of the swap and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the swap is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2015, \$15,887,692 cash and security collateral has been posted by the Company.

9. Income Taxes

A. The components of net deferred tax asset/(liability) at December 31 are as follows:

1.

	As of End of Current Period			12/31/2014			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	332,435,254	43,969,460	376,404,714	326,293,870	24,672,608	350,966,478	6,141,384	19,296,852	25,438,236
(b) Statutory Valuation Allowance Adjustment			0			0	0	0	0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	332,435,254	43,969,460	376,404,714	326,293,870	24,672,608	350,966,478	6,141,384	19,296,852	25,438,236
(d) Deferred Tax Assets Nonadmitted			0			0	0	0	0
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	332,435,254	43,969,460	376,404,714	326,293,870	24,672,608	350,966,478	6,141,384	19,296,852	25,438,236
(f) Deferred Tax Liabilities	144,199,592	92,858,005	237,057,597	123,795,100	164,832,324	288,627,424	20,404,492	(71,974,319)	(51,569,827)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	188,235,662	(48,888,545)	139,347,117	202,498,770	(140,159,716)	62,339,054	(14,263,108)	91,271,171	77,008,063

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2.

	As of End of Current Period			12/31/2014			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components									
SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	117,317,876	22,029,241	139,347,117	62,339,056	0	62,339,056	54,978,820	22,029,241	77,008,061
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)			0			0	0	0	0
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.			0			0	0	0	0
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	660,697,210	XXX	XXX	634,085,524	XXX	XXX	26,611,686
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	215,117,378	21,940,219	237,057,597	263,954,814	24,672,608	288,627,422	(48,837,436)	(2,732,389)	(51,569,825)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	332,435,254	43,969,460	376,404,714	326,293,870	24,672,608	350,966,478	6,141,384	19,296,854	25,438,236

3.

	2015	2014
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,053.752	988.182
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	473,775,413	494,458,660

4.

	As of End of Current Period		12/31/2014		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	332,435,254	43,969,460	326,293,870	24,672,608	6,141,384	19,296,852
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	11,860	5,850	5,060	0,000	6,800	5,850
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	332,435,254	43,969,460	326,293,870	24,672,608	6,141,384	19,296,852
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	11,860	5,850	5,060	0,000	6,800	5,850

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. Deferred tax liabilities are not recognized for the following amounts: None

C. Current income taxes incurred consist of the following major components:

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2014	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	28,501,585	35,089,608	(6,588,023)
(b) Foreign	318,064	488,394	(170,330)
(c) Subtotal	28,819,649	35,578,002	(6,758,353)
(d) Federal income tax on net capital gains	39,714,326	66,675,940	(26,961,614)
(e) Utilization of capital loss carry-forwards			0
(f) Other			0
(g) Federal and foreign income taxes incurred	68,533,975	102,253,942	(33,719,967)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses			0
(2) Unearned premium reserve			0
(3) Policyholder reserves	70,625,208	70,923,706	(298,498)
(4) Investments			0
(5) Deferred acquisition costs	30,098,734	30,739,316	(640,582)
(6) Policyholder dividends accrual	8,921,024	9,184,219	(263,195)
(7) Fixed Assets	2,018,574	1,585,873	432,701
(8) Compensation and benefits accrual	179,981,717	201,867,833	(21,886,116)
(9) Pension accrual			0
(10) Receivables - nonadmitted	34,678,528	7,128,482	27,550,046
(11) Net operating loss carry-forward			0
(12) Tax credit carry-forward			0
(13) Other (including items <5% of total ordinary tax assets)	6,111,469	4,864,441	1,247,028
(99) Subtotal	332,435,254	326,293,870	6,141,384

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(b)Statutory valuation allowance adjustment	0
(c)Nonadmitted	0
(d)Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	6,141,384
(e)Capital:	
(1) Investments	43,969,460
(2) Net capital loss carry-forward	24,672,608
(3) Real estate	0
(4) Other (including items <5% of total ordinary tax assets)	0
(99) Subtotal	43,969,460
(f)Statutory valuation allowance adjustment	24,672,608
(g)Nonadmitted	0
(h)Admitted capital deferred tax assets (2e99 - 2f - 2g)	19,296,851
(i)Admitted deferred tax assets (2d + 2h)	25,438,235
3. Deferred Tax Liabilities:	
(a)Ordinary:	
(1) Investments	123,143,732
(2) Fixed assets	752,328
(3) Deferred and uncollected premium	16,898,824
(4) Policyholder reserves	3,375,081
(5) Other (including items <5% of total ordinary tax liabilities)	29,627
(99) Subtotal	144,199,592
(b)Capital:	
(1) Investments	92,858,005
(2) Real estate	164,832,324
(3) Other (including items <5% of total capital tax liabilities)	0
(99) Subtotal	92,858,005
(c)Deferred tax liabilities (3a99 + 3b99)	237,057,597
4. Net deferred tax assets/liabilities (2i - 3c)	139,347,117
	62,339,054
	77,008,063

D. Among the more significant book to tax adjustments were the following:

	12/31/2015	Effective Tax Rate
Provision computed at statutory rate	\$ 122,467,159	35.00%
Dividends received deduction	(76,647,707)	-21.91%
Tax credits	(2,616,179)	-0.75%
Other invested assets and nonadmitted change	(20,487,815)	-5.86%
Post Retirement Benefits Plans	1,405,304	0.40%
STAT Reserve Change	(829,560)	-0.24%
Other	(5,003,542)	-1.43%
Total statutory income taxes	\$ 18,287,660	5.23%
 Federal taxes incurred	 \$ 68,533,975	 19.59%
Change in net deferred income taxes	(50,246,315)	-14.36%
Total statutory income taxes	<u>\$ 18,287,660</u>	<u>5.23%</u>

	12/31/2014	Effective Tax Rate
Provision computed at statutory rate	\$ 217,573,662	35.00%
Dividends received deduction	(126,628,144)	-20.37%
Tax credits	(1,820,358)	-0.29%
Other invested assets and nonadmitted change	(586,930)	-0.09%
Post Retirement Benefits Plans	7,574,819	1.22%
Other	1,236,388	0.20%
Total statutory income taxes	\$ 97,349,436	15.66%
 Federal taxes incurred	 \$ 102,253,942	 16.45%
Change in net deferred income taxes	(4,904,506)	-0.79%
Total statutory income taxes on operating income	<u>\$ 97,349,436</u>	<u>15.66%</u>

E. At December 31, 2015, the Company had \$0 of operating loss carry forwards.

The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

2015	\$ 88,374,950
2014	\$ 94,405,722
2013	\$ 66,759,581

F. The Company's federal income tax return is consolidated with the following entities:

The Western and Southern Life Insurance Company
Western & Southern Mutual Holding Company
Western & Southern Financial Group, Inc.
Western-Southern Life Assurance Company and Subsidiaries
Columbus Life Insurance Company and Subsidiary
Integrity Life Insurance Company and Subsidiary
The Lafayette Life Insurance Company and Subsidiary
Western-Southern Agency, Inc.
WestAd, Inc.
Eagle Realty Investments, Inc.
Fort Washington Investment Advisors, Inc.

The Company files a consolidated income tax return, which includes all its eligible subsidiaries. The provision for federal income taxes is allocated to the individual companies using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained

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by the subsidiary companies. The Company pays all federal income taxes due for all members in the consolidated return. The Company then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2015, the Company has a net liability of \$27.2 million included on line 15.1 of page 3.

G. SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets. None

10. Information Concerning Parent, Subsidiaries and Affiliates

A, B & C.

At December 31, 2015 and 2014, the Company had \$60.7 million and \$65.7 million invested, respectively, in the Touchstone Funds, which are mutual funds administered by Touchstone Advisors, Inc., an indirect subsidiary of the Company.

The Company paid a \$40.0 million dividend to Western & Southern Financial Group, Inc. in December 2015. The dividend was in the form of cash.

The Company received a \$179.0 million dividend from Western-Southern Life Assurance Company in December 2015. The dividend consisted of \$99.1 million of bonds at fair value and \$79.9 million of cash.

The Company paid a \$50.0 million capital contribution to Columbus Life Insurance Company in December 2015. The contribution was in the form of cash.

The Company received a \$25.0 million dividend from Integrity Life Insurance Company in December 2015. The dividend was in the form of cash.

The Company paid a \$100.0 million dividend to Western & Southern Financial Group, Inc in December 2014. The dividend was in the form of cash.

The Company received a \$100.0 million dividend from Integrity Life Insurance Company in December 2014. The dividend consisted of \$75.0 million in cash and \$25.0 million in bonds at fair value.

The Company received a \$250.0 million dividend from Western-Southern Life Assurance Company in December 2014. The dividend consisted of \$184.1 million in bonds at fair value and \$65.9 million of cash.

D. The Company had \$26.0 million and \$33.3 million receivable from parent, subsidiaries and affiliates as of December 31, 2015 and 2014, respectively. The Company did not have any amounts payable to parent, subsidiaries and affiliates as of December 31, 2015 or 2014. The terms of the settlement generally require that these amounts be settled in cash within 30 days.

E. See Note 14A(2) regarding the Company's guarantees of affiliated entities.

F. The Company performs certain administrative and special services, as well as provides facilities and equipment to its various subsidiaries and affiliates to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.

G. The Company is an indirect wholly-owned subsidiary of Western & Southern Mutual Holding Company, a mutual holding company formed pursuant to the insurance regulations of the state of Ohio.

H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.

I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.

J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the statement periods.

K. Not applicable.

L. Not applicable.

M. The following table provides information on the SCA balance sheet value as well as information received from the NAIC in response to the SCA filing.

Description of SCA Investment (excluding 8.b.i entities)	Gross Amount	Nonadmitted Amount (Balance Sheet Column 2)	Admitted Asset Amount (Balance Sheet Column 3)	Type of NAIC Filing (Sub-1, Sub-2, or NAIC Response)		NAIC Received (yes/no)	Entity's Valuation Method, (Amount)	NAIC Disallowed Resubmission Required (yes/no)
				Date of Filing to NAIC	Resubmission of Disallowed Filing)			
95953#103: W-S Agency Inc	10,143	10,143	0	n/a	n/a	n/a	0	n/a
Total	10,143	10,143	0				0	

N. Not applicable.

11. Debt

A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.

B. FHLB (Federal Home Loan Bank) Agreements. None.

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

A. Defined Benefit Plan

The Company maintains a defined benefit pension plan covering substantially all employees and agents. Benefits are based on years of service and the highest consecutive five years of earnings in the ten years preceding retirements.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefits Plans are as follows at December 31, 2015 and 2014:

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(1) Change in benefit obligation

a. Pension Benefits

	Overfunded	Underfunded	
	2015	2014	2015
	2015	2014	2014
1. Benefit obligation at beginning of year	0	865,137,203	1,046,429,046
2. Service cost	16,174,620	21,330,786
3. Interest cost	41,109,971	41,505,249
4. Contribution by plan participants
5. Actuarial gain (loss)	174,278,366	(49,086,771)
6. Foreign currency exchange rate changes
7. Benefits paid	(50,271,114)	(56,870,660)
8. Plan amendments
9. Business combinations, divestitures, curtailments, settlements and special termination benefits
10. Benefit obligation at end of year	0	1,046,429,046	1,003,307,650

b. Postretirement Benefits

	Overfunded	Underfunded	
	2015	2014	2015
	2015	2014	2014
1. Benefit obligation at beginning of year	0	0	219,040,062
2. Service cost	924,383
3. Interest cost	8,347,205
4. Contribution by plan participants	4,657,655
5. Actuarial gain (loss)	(35,360,119)
6. Foreign currency exchange rate changes
7. Benefits paid	(14,261,781)
8. Plan amendments	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits
10. Benefit obligation at end of year	0	0	183,347,405

c. Special or Contractual Benefits Per SSAP No. 11

	Overfunded	Underfunded	
	2015	2014	2015
	2015	2014	2014
1. Benefit obligation at beginning of year	0	0	0
2. Service cost
3. Interest cost
4. Contribution 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	0	0	0

	Pension Benefits	Postretirement Benefits	Special or Contractual Benefits Per SSAP No. 11
	2015	2014	2015
	2015	2014	2014

(2) Change in plan assets

a. Fair value of plan assets at beginning of year	904,927,508	886,779,549	0	0	0	0
b. Actual return on plan assets	39,371,620	68,419,073	.....	.....	.....	.....
c. Foreign currency exchange rate changes	.....	.....	.....	.....	.....	.....
d. Reporting entity contribution	.....	.....	9,604,126	12,627,950	.....	.....
e. Plan participants' contributions	.....	.....	4,657,655	4,619,687	.....	.....
f. Benefits paid	(56,870,660)	(50,271,114)	(14,261,781)	(17,247,637)	.....	.....
g. Business combinations, divestitures and settlements
h. Fair value of plan assets at end of year	887,428,468	904,927,508	0	0	0	0

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(3) Funded status

	Pension Benefits		Postretirement Benefits	
	2015	2014	2015	2014
Overfunded				
a. Assets (nonadmitted)				
1. Prepaid benefit costs .....	.....	.....	.....	.....
2. Overfunded plan assets .....	.....	.....	.....	.....
3. Total assets (nonadmitted)	0	0	0	0
Underfunded				
b. Liabilities recognized				
1. Accrued benefit costs	115,879,182	141,501,537	183,347,405	219,040,062
2. Liability for pension benefits .....	.....	.....	.....	.....
3. Total liabilities recognized	115,879,182	141,501,537	183,347,405	219,040,062
c. Unrecognized liabilities .....	.....	.....	.....	.....
	Pension Benefits		Postretirement Benefits	Special or Contractual Benefits Per SSAP No. 11
	2015	2014	2015	2014
(4) Components of net periodic benefit cost				
a. Service cost	21,330,786	16,174,620	924,383	878,202
b. Interest cost	41,505,249	41,109,971	8,347,205	9,413,012
c. Expected return on plan assets	(65,747,453)	(64,415,701)	.....	.....
d. Transition asset or obligation .....	.....	.....	.....	.....
e. Gains and losses	41,969,214	30,244,681	25,216	(25,005)
f. Prior service cost or credit	(1,019,286)	(1,019,285)	(1,074,624)	(1,074,447)
g. Gain or loss recognized due to a settlement or curtailment .....	.....	.....	.....	.....
h. Total net periodic benefit cost	38,038,510	22,094,286	8,222,180	9,191,762
(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	501,314,279	360,264,681	(5,504,004)	(28,482,324)
b. Net transition asset or obligation recognized .....	.....	0	0	28,482,324
c. Net prior service cost or credit arising during the period .....	.....	0	0	(8,183,898)
d. Net prior service cost or credit recognized	1,019,286	1,019,285	1,074,651	1,074,447
e. Net gain and loss arising during the period	(22,710,938)	170,274,994	(35,360,119)	30,062,766
f. Net gain and loss recognized	(41,969,214)	(30,244,681)	(25,216)	25,005
g. Items not yet recognized as a component of net periodic cost - current year	437,653,413	501,314,279	(39,814,688)	22,978,320
(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 obligation .....	.....	.....	.....	.....
b. Net prior service cost or credit	(3,600,244)	(1,019,285)	(1,074,996)	(1,074,447)
c. Net recognized gains and losses	35,498,839	41,302,149	(1,491,989)	7,271
(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 obligation .....	.....	.....	.....	.....
b. Net prior service cost or credit	(26,895,436)	(27,914,722)	(10,776,912)	(11,851,563)
c. Net recognized gains and losses	464,548,849	529,229,001	(29,037,776)	6,347,559
(8) Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:				
			2015	2014
	a. Weighted average discount rate .....	.....	4.050	4.850
b. Expected long-term rate of return on plan assets .....	.....	7.500	7.500	
c. Rate of compensation increase .....	.....	4.600	4.600	
Weighted average assumptions used to determine projected benefit obligations as of end of current period:			2015	2014
d. Weighted average discount rate .....	.....	4.350	4.050	
e. Rate of compensation increase .....	.....	4.600	4.600	
(9) The amount of the accumulated benefit obligation for defined benefit pension plans was \$961,595,960 for the current year and \$1,003,720,622 for the prior year.				
(10) For measurement purposes of the postretirement benefit obligation at December 31, 2015, a 5.625 percent annual rate of increase in the per capita cost of covered health care benefits is assumed for 2015. The rate was assumed to decrease gradually to 4.75 percent for 2023 and remain at that level thereafter.				

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(11) Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service and interest cost components	1,367,515	(1,117,479)
b. Effect on postretirement benefit obligation	25,920,561	(21,409,195)

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

	Years	Amount
a. 2016		52,907,430
b. 2017		53,583,398
c. 2018		54,166,090
d. 2019		54,794,292
e. 2020		55,675,758
f. 2021 through 2025		296,409,509

(13) The Company does not anticipate a required contribution during 2016.

(14) At December 31, 2015 and 2014, the plan assets included approximately \$69,895,054 and \$130,881,764, respectively, of mutual funds administered by Touchstone Advisors Inc., a wholly owned subsidiary of the Company.

During 2015, the Company did not contribute to the pension plan.

(15) Alternative method used to amortize prior service amounts or unrecognized net gains and losses. None.

(16) The Company indexes Postretirement Medical plan contributions, deductibles, and out-of-pocket limits with plan trend experience.

(17) Cost of providing special or contractual termination benefits recognized during the period. None.

(18) The Company's discount rate assumption is determined by utilizing a discounted cash flow analysis of the Company's obligations. The yield curve utilized in the cash flow analysis is comprised of highly rated (Aaa or Aa) corporate bonds. The discount rate was increased from 4.05% at December 31, 2014 to 4.35% at December 31, 2015. This resulted in a \$40.8 million decrease in the pension benefit obligation in 2015.

(19) There are no plan assets expected to be returned to the employer during the 12-months following the year ended December 31, 2015.

(20) See note 12A3 for information relating to the Company's defined benefit pension and postretirement benefit plans' funded status and note 12A5 for benefit plan related surplus impacts during 2015 and 2014.

(21) N/A.

B. The plan employs a total return investment approach whereby a mix of fixed income and equity investments are used to maximize the long-term return of plan assets for a prudent level of risk. Risk tolerance is established through careful consideration of plan liabilities, plan funded status, and corporate financial condition. The total portfolio is structured with multiple sub-portfolios, each with a specific fixed income or equity asset management discipline. Each sub-portfolio is subject to individual limitations and performance benchmarks as well as limitations at the consolidated portfolio level. Quarterly asset allocation meetings are held to evaluate portfolio asset allocation and to establish the optimal mix of assets given current market conditions and risk tolerance. Investment mix is measured and monitored on an on-going basis through regular investment reviews, annual liability measurements, and periodic asset/liability studies.

C. The fair value of each class of plan assets

(1) Fair Value Measurements of Plan Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Bonds	12,355,154	106,137,451	3,242,215	121,734,818
Common stock: Unaffiliated	337,446,297	0	0	337,446,297
Common stock: Mutual funds	179,975,841	0	0	179,975,841
Preferred stock	0	3,872,059	0	3,872,059
Cash, cash equivalents, & short-term investments	36,348,349	0	0	36,348,349
Other invested assets: Surplus notes	0	4,826,043	0	4,826,043
Other invested assets: Limited partnerships	0	135,408,345	53,186,329	188,594,674
Other invested assets: Real estate	0	0	12,990,819	12,990,819
Securities lending reinvested collateral assets	92,845,696	0	0	92,845,696
Other Assets	0	2,281,365	1,813,306	4,094,672
Total Plan Assets	658,971,336	252,525,262	71,232,668	982,729,266

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

Description for each class of plan assets	Beginning Balance at 01/01/2015	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2015
Bonds*	3,317,526	0	0	(34,217)	0	0	0	0	(41,094)	3,242,215
Other invested assets: Limited partnerships*	51,381,604	0	0	5,362,816	5,497,626	0	0	0	(9,055,719)	53,186,327
Other Invested assets: Real estate*	17,114,339	0	0	290,902	2,479,808	0	0	0	(6,894,230)	12,990,819
Other assets	3,079,212	0	0	0	0	0	0	0	(1,265,906)	1,813,306
Total Plan Assets	74,892,681	0	0	5,619,501	7,977,434	0	0	0	(17,256,949)	71,232,668

* Gains and losses for assets held in separate accounts do not impact net income or surplus as the change in value of assets held in separate accounts is offset by a change in value of liabilities related to separate accounts.

D. The Company employs a prospective building block approach in determining the long-term expected rate of return for plan assets. Historical returns are determined by asset class. The historical relationships between equities, fixed income securities, and other assets are reviewed. The Company applies long-term asset return estimates to the plan's target asset allocation to determine the weighted-average long-term return. The Company's long-term asset allocation was determined through modeling long-term returns and asset return volatilities and is guided by an investment policy statement created for the plan.

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E. Defined Contribution Plan

The Company maintains a deferred compensation plan for Directors, selected consultants and for Highly Compensated Employees (as defined in IRC 414(q)) working in the Home Office. Eligible participants may elect to have all or any portion of their salary or fees credited to a defined investment account.

The Company sponsors a contributory Employee Retirement Savings Plan qualified under the provisions of IRC 401(k) covering substantially all eligible, full time employees. This plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Company's contributions to the plan are based on a combination of the employee's contributions to the plan and a percentage of the employee's earnings for the year. Total Company contributions to the defined contribution plan were \$4,239,185 and \$5,942,756 for 2015 and 2014, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans. None.

H. Postemployment Benefits and Compensated Absences

Postemployment benefits and compensated absences are recorded as accrued liabilities.

I. Impact of Medicare Modernization Act on Postretirement Benefits

(1) Not applicable

(2) Not applicable

(3) With respect to the Company's postretirement medical plan, the Company paid gross benefits of \$14,858,797 in 2015 and expects to pay \$114,640,166 in 2016 and beyond. The Company received \$0 in 2015 related to the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act). The Company's postretirement medical plan will no longer collect the Medicare Part D Subsidy for claims activity occurring after January 1, 2013.

Future benefit payments for the postretirement medical plan are expected as follows:

Year(s)	Amount
2016	\$ 11,705,702
2017	\$ 11,563,299
2018	\$ 11,368,500
2019	\$ 11,355,750
2020	\$ 11,672,119
Five years thereafter	\$ 56,974,796

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

(1) The Company has one class of common stock with a par value of \$1 per share. At December 31, 2015, the Company had 1,000,000 shares authorized, 1,000,000 shares issued and 1,000,000 shares outstanding.

(2) The Company has no preferred stock outstanding.

(3) The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company's surplus as of the prior December 31, or (ii) the Company's net income for the twelve month period ending the prior December 31. Dividends are noncumulative.

(4) The Company paid a \$40.0 million dividend to Western & Southern Financial Group, Inc., in December 2015. The dividend was in the form of cash.

The Company paid a \$100.0 million dividend to Western & Southern Financial Group, Inc., in December 2014. The dividend was in the form of cash.

(5) Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.

(6) There were no restrictions placed on the Company's surplus.

(7) There are no advances of surplus.

(8) There was no stock held by the Company, including stock of affiliated companies, for special purposes.

(9) The Company does not hold any special surplus funds.

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$696,005,417

(11) There were no surplus debentures or similar item outstanding during the statement periods.

(12) There have been no restatements of surplus due to quasi-reorganizations.

(13) Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

(1) The Company has future commitments to joint ventures, limited partnerships and limited liability companies in the amount of \$360,079,852.

(2) The Company guarantees the payment of all policyholder obligations of each of the following wholly-owned subsidiaries, Columbus Life Insurance Company, and Integrity Life Insurance Company. In addition, the Company guarantees all policyholder obligations of National Integrity Life Insurance Company, a wholly owned subsidiary of Integrity Life Insurance Company, and Lafayette Life Insurance Company, an affiliated entity which is wholly owned by the Company's parent, Western & Southern Financial Group. Guarantees on behalf of wholly-owned subsidiaries or on behalf of related parties that are considered to be unlimited (as in the case of the guarantee on behalf of Lafayette Life Insurance Company) are exempt from the initial liability recognition criteria in SSAP 5R and therefore no liability has been recognized in the financial statements. Due to the unlimited nature of the guarantees, the Company is unable to estimate the maximum potential amount of future payments under the guarantees. In the unlikely event the guarantees would be triggered, the Company may be permitted to take control of the underlying assets to recover all or a portion of the amounts paid under the guarantees.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

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D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

The Company does not have any material extra contractual obligations or bad faith losses stemming from lawsuits.

E. Joint and Several Liabilities. None.

F. All Other Contingencies

The Company is not aware of any other material contingencies

15. Leases

A. The Company did not have any material lease obligations at December 31, 2015.

B. The Company is not involved in any material lessor leasing arrangements.

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

The table below summarizes the face amount of the Company's financial instruments with off balance sheet risk. The accounting policies associated with the derivative transactions are described in Note 10.

	ASSETS		LIABILITIES	
	2015	2014	2015	2014
a. Swaps	57,000,000	0	65,900,000	467,500,000
b. Futures				
c. Options				
d. Total	57,000,000	0	65,900,000	467,500,000

See the Schedule DB of the Company's annual statement for additional detail.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables as Sales. None.

**B. (1) See Note 5E for information regarding securities lending
(2) Not applicable.
(3) Not applicable.
(4) Not applicable
(5) Not applicable.
(6) Not applicable.
(7) Not applicable.**

C. The Company did not have any wash sales for securities with a NAIC designation of 3 or below, or unrated.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans. None.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators. None.

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2015

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Bonds: Industrial & miscellaneous	0	2,691,160	0	2,691,160
Common stock: Industrial & miscellaneous	1,141,018,605	0	0	1,141,018,605
Common stock: Mutual funds	70,901,898	0	0	70,901,898
Derivative assets: Interest rate contracts	0	153,072	0	153,072
Separate account assets	658,971,336	252,525,263	71,232,668	982,729,267
Total assets at fair value	1,870,891,839	255,369,495	71,232,668	2,197,494,002

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
b. Liabilities at fair value				
Derivative liabilities: Interest rate contracts	0	(1,173,589)	0	(1,173,589)
Derivative liabilities: Options, written	0	(135)	0	(135)
Total liabilities at fair value	0	(1,173,724)	0	(1,173,724)

There were no significant transfers between Level 1 and Level 2 of the fair value hierarchy. See Note 20A(3) for the policy for determining when transfers between levels are recognized.

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

Year Ended at 12/31/2015

Description	Beginning Balance at 01/01/2015	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										
Separate account assets* ....	.74,892,681	0	0	.5,619,501	0	.7,977,435	0	0	(17,256,949)	.71,232,668
Total Assets	.74,892,681	0	0	.5,619,501	0	.7,977,435	0	0	(17,256,949)	.71,232,668

*Gains and losses for assets held in separate accounts do not impact net income or surplus as the change in value of assets held in separate accounts is offset by a change in value of liabilities related to separate account.

(3) The Company's policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.

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(4) Derivative investments included in Level 2 consist of interest rate swaps and options. The fair values of these securities are determined through the use of third-party pricing services or models utilizing market observable inputs.

The fair values of investments in Level 2 include NAIC 6 rated industrial & miscellaneous bonds have been determined utilizing publicly quoted prices from third-party pricing services.

The fair values of common stock and mutual funds have been determined utilizing publicly quoted prices from third-party pricing services.

Assets held in separate accounts include debt securities, common stock, mutual funds, private equity and private debt fund investments. The fair values of debt securities in the separate accounts have been determined through the use of third-party pricing services utilizing market observable inputs. The fair values of common stock and mutual funds in the separate accounts have been determined using the same methodologies as common stock and mutual funds in the general account. The fair values of private equity and private debt fund investments in the separate accounts have been determined based on the Company's interest in the underlying audited GAAP equity of the investee.

B. Not applicable.

C. The carrying amounts and fair value of the Company's significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets (Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	3,791,657,271	3,567,134,235	69,443,194	3,701,360,742	20,853,335.....
Common stock: Unaffiliated	1,141,018,605	1,141,018,605	.....	0	0.....
Common stock: Mutual funds	70,901,898	70,901,898	.....	0	0.....
Preferred stock	43,748,696	38,404,301	0	34,248,707	9,499,989.....
Mortgage loans	41,907,399	41,006,238	0	0	41,907,399.....
Cash, cash equivalents, & short-term investments	151,049,562	151,049,562	.....	0	0.....
Other invested assets: Surplus notes	39,264,208	36,109,215	0	39,264,208	0.....
Securities lending reinvested collateral assets	55,100,703	55,100,703	.....	0	0.....
Derivative assets	153,072	153,072	.....	153,072	0.....
Separate account assets	982,729,267	982,729,267	658,971,336	252,525,263	71,232,668.....
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(5,790,798)	(5,394,538)	0	0	(5,790,798).....
Derivative liabilities	(1,173,724)	(1,173,724)	0	(1,173,724)	0.....
Securities lending liability	(147,360,095)	(147,360,095)	0	(147,360,095)	0.....

The following discussion describes the valuation methodologies utilized by the Company for assets and liabilities measured or disclosed at fair value. Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial instrument, including discount rates, estimates of timing, amount of expected future cash flows and the credit standing of the issuer. Such estimates do not consider the tax impact of the realization of unrealized gains or losses. For Level 3 investments, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial instrument. As described below, certain fair values are determined through the use of third-party pricing services. Management does not adjust prices received from third-parties; however, we do analyze the third-party pricing services' valuation methodologies and related inputs and perform additional evaluation to determine the appropriate level within the fair value hierarchy. Care should be exercised in deriving conclusions about the Company's business, its value or financial position based on the fair value information of financial instruments presented below.

Debt Securities and Surplus Notes

The fair values of actively traded debt securities, asset/mortgage-backed securities, and surplus notes have been determined through the use of third-party pricing services utilizing market observable inputs. Less liquid private placement securities trading in less liquid or illiquid markets with limited or no pricing information are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality and maturity of each security.

Equity Securities

The fair values of actively traded equity securities have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds.

Mortgage Loans

The fair values for mortgage loans, consisting principally of commercial real estate loans, are estimated using discounted cash flow analyses, using interest rates currently being offered for similar loans collateralized by properties with similar investment risk. The fair values for mortgage loans in default are established at the lower of the fair value of the underlying collateral less costs to sell or the carrying amount of the loan.

Cash, Cash Equivalents and Short-Term Investments

The fair values of cash, cash equivalents and short-term investments are based on quoted market prices.

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options and interest rate swaps, are determined through the use of third-party pricing services or models utilizing market observable inputs.

Securities Lending Reinvested Collateral Assets

The fair value of securities lending reinvested collateral assets are from third-party sources utilizing publicly quoted prices.

Assets Held in Separate Accounts

Assets held in separate accounts include debt securities, equity securities, mutual funds, private equity, and private debt fund investments. The fair values of these assets have been determined using the same methodologies as similar assets held in the general account.

Life and Annuity Reserves for Investment-type Contracts and Deposit Fund Liabilities

The fair value of liabilities for investment-type contracts is based on the present value of estimated liability cash flows. Present values reflect the Company's margin for uncertainty of the timing of liability cash flows. Key assumptions to the cash flow model include the timing of policyholder withdrawals and the level of interest credited to contract balances.

Fair values for insurance reserves are not required to be disclosed. However, the estimated fair values of all insurance reserves and investment contracts are taken into consideration in the Company's overall management of interest rate risk.

Securities Lending Liability

The liability represents the Company's obligation to return collateral related to securities lending transactions. The liability is short-term in nature and therefore, the fair value of the obligation approximates the carrying amount.

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D. Not applicable.

21. Other Items

- A. Extraordinary Items. None.
- B. Troubled Debt Restructuring. None.
- C. Other Disclosures and Unusual Items. None.
- D. Business Interruption Insurance Recoveries. None.
- E. State Transferable Tax Credits. None.
- F. Subprime Mortgage Related Risk Exposure

The Company does not have any direct investments in subprime mortgage loans. The Company does not have any equity investments in subsidiary, controlled or affiliated entities with significant subprime mortgage related risk exposure. This disclosure does not include an evaluation of mortgage-backed debt securities commonly referred to as Alt A because these debt securities do not generally share all characteristics of subprime mortgage related risk.

The Company invests directly in certain debt securities which are considered to have subprime mortgage related risk. The Company considers the following general characteristics typical of its debt securities with subprime mortgage exposure:

- Underlying borrowers with low credit ratings (FICO score generally lower than 670);
- Underlying loans with interest rates above rates available to prime borrowers;
- Underlying loans with generally higher initial loan-to-value ratios;
- Underlying loans with generally higher concentration of second liens;
- Underlying loans with generally higher concentration of manufactured housing;
- Securities with generally higher spread between collateral interest received and interest payments to investors;
- Securities with generally higher level of overcollateralization

Investments in debt securities with subprime mortgage exposure, similar to other types of investments, can subject an investor to unrealized losses due to changing interest rates or general credit spread widening. Similarly, an investor is exposed to realized losses if actual cash flow of the underlying mortgages is worse than expected due to higher defaults which can result in principal loss for the investor.

In order to manage subprime mortgage related risk the Company uses proprietary risk models to project probability of default and recoveries of underlying collateral, proprietary surveillance systems to monitor credit performance, exposure analysis by risk category and maintenance of a watchlist for higher risk investments.

The following table shows our investments in debt securities with subprime mortgage exposure based on the definition above:

(3) Direct exposure through other investments.

	(1) Actual Cost	(2) Book/Adjusted Carrying Value (excluding interest)	(3) Fair Value	(4) Other-Than- Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	6,409,729	5,669,289	5,832,133	42,837
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total	6,409,729	5,669,289	5,832,133	42,837

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 9.00%

G. Retained Assets

(1) The Company offered retained asset accounts as an optional form of settlement for life insurance policy proceeds in 2015. The retained asset account option provided to beneficiaries was not the default method for satisfying life insurance claims in 2015, as a signature of the beneficiary authorizing the creation of such an account was required for this method of settlement. The Company also holds the retained asset accounts of Western-Southern Life Assurance Company, its wholly-owned subsidiary.

The Company's retained asset accounts established after 2004 are serviced internally. The Company's retained asset accounts established prior to 2004 are serviced by an unaffiliated bank. The assets and liabilities related to retained assets accounts remain on the Company's financial statements. These retained asset accounts are included in the liability for deposit-type contracts.

The interest rate paid to retained asset account holders was 0.5% in 2015 and 2014. Accountholders are not charged for routine administrative fees associated with these retained asset accounts; provided, however, that accountholders are responsible for certain fees associated with insufficient funds checks/drafts and stop-payment orders.

(2) The number and balance of retained asset accounts in force as of December 31, 2015 and December 31, 2014 are as follows:

	In Force			
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 Months	254	10,677,392	220	10,189,939
b. 13 to 24 Months	102	4,270,957	125	4,079,815
c. 25 to 36 Months	85	3,559,131	122	3,427,607
d. 37 to 48 Months	51	2,135,478	72	1,962,042
e. 49 to 60 Months	72	475,682	0	0
f. Over 60 Months	192	2,880,760	222	3,219,086
g. Total	756	23,999,400	761	22,878,489

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(3)

	Individual		Group	
	(1) Number	(2) Balance/Amount	(3) Number	(4) Balance/amount
a. Number/balance of retained asset accounts at the beginning of the year	761	22,878,489	0	0
b. Number/amount of retained asset accounts issued/added during the year	288	16,366,735		
c. Investment earnings credited to retained asset accounts during the year	XXX	117,760	XXX	
d. Fees and other charges assessed to retained asset account during the year	XXX	100	XXX	
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year				
f. Number/amount of retained asset accounts closed/withdrawn during the year	293	15,363,484		
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	756	23,999,400	0	0

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 25, 2016.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1- 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? Yes () No (X)

(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 an insured or any other person not primarily engaged in the insurance business? Yes () No (X)

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? Yes () No (X)

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

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?

(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? Yes () No (X)

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. \$0

(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? Yes () No (X)

(3) 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. The Company had no uncollectible reinsurance balances written off through income or expense during the year.

C. The Company had no commutation of reinsurance reflected in income or expense during the year.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation. None.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

A. Method used to estimate accrued retrospective premium adjustments. None.

B. None.

C. Amount of net premiums written that are subject to retrospective rating features. None.

D. Medical loss ratio rebates required pursuant to the Public Health Service Act. None.

E. Risk Sharing Provisions of the Affordable Care Act. None

(1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)? Yes [] No [X]

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
NOTES TO FINANCIAL STATEMENTS**

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

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

(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year	Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments		Unsettled Balances as of the Reporting Date	
		Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances	Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)		
		1 Receivable	2 (Payable)	3 Receivable	4 (Payable)	5 Receivable	6 (Payable)	7 Receivable	8 (Payable)
a. Permanent ACA Risk Adjustment Program									
1. Premium adjustments receivable				0	0			A	0
2. Premium adjustments (payable)				0	0			B	0
3. Subtotal ACA Permanent Risk Adjustment Program	0	0	0	0	0	0	0		0
b. Transitional ACA Reinsurance Program									
1. Amounts recoverable for claims paid				0	0			C	0
2. Amounts recoverable for claims unpaid (contra liability)				0	0			D	0
3. Amounts receivable relating to uninsured plans				0	0			E	0
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium				0	0			F	0
5. Ceded reinsurance premiums payable				0	0			G	0
6. Liability for amounts held under uninsured plans				0	0			H	0
7. Subtotal ACA Transitional Reinsurance Program	0	0	0	0	0	0	0		0
c. Temporary ACA Risk Corridors Program									
1. Accrued retrospective premium				0	0			I	0
2. Reserve for rate credits or policy experience rating refunds				0	0			J	0
3. Subtotal ACA Risk Corridors Program	0	0	0	0	0	0	0		0
d. Total for ACA Risk Sharing Provisions	0	0	0	0	0	0	0		0

25. Change in Incurred Losses and Loss Adjustment Expenses. None.

26. Intercompany Pooling Arrangements. None.

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
NOTES TO FINANCIAL STATEMENTS**

27. Structured Settlements. None.

28. Health Care Receivables. None.

29. Participating Policies. None.

30. Premium Deficiency Reserves

1.Liability carried for premium deficiency reserves	67,991,424
2.Date of the most recent evaluation of this liability	12/31/2015
3.Was anticipated investment income utilized in the calculation?	Yes [] No [X]

31. Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.
3. As of December 31, 2015, the Company had \$1,163,164,024 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the state of Ohio. Reserves to cover this insurance totaled \$21,118,400 at year-end and are reported in Exhibit 5, Life Insurance and Annuities sections.
4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.
5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions
6. The details for other changes: None.

32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
A. Subject to discretionary withdrawal:					
(1)With market value adjustment .....	.....	.....	.....	0	0.0
(2)At book value less current surrender charge of 5% or more .....	.....	.....	.....	0	0.0
(3)At fair value .....	.....	.....	.....	0	0.0
(4)Total with market value adjustment or at fair value (total of 1 through 3)	0	0	0	0	0.0
(5)At book value without adjustment (minimal or no charge or adjustment)	367,429,291	.....	.....	367,429,291	29.0
B.Not subject to discretionary withdrawal	10,305,626	.....	887,428,468	897,734,094	71.0
C.Total (gross: direct + assumed)	377,734,917	0	887,428,468	1,265,163,385	100.0
D.Reinsurance ceded	131,251,671	.....	.....	131,251,671	
E.Total (net)* (C) - (D)	246,483,246	0	887,428,468	1,133,911,714	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

F. Life & Accident & Health Annual Statement:	Amount
1.Exhibit 5, Annuities Section, Total (net)	7,702,077
2.Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	1,654,790
3.Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	237,126,379
4.Subtotal	246,483,246
Separate Accounts Annual Statement:	
5.Exhibit 3, Line 0299999, Column 2 .....	.....
6.Exhibit 3, Line 0399999, Column 2 .....	.....
7.Policyholder dividend and coupon accumulations .....	.....
8.Policyholder premiums	887,428,468
9.Guaranteed interest contracts .....	.....
10.Other contract deposit funds .....	.....
11.Subtotal	887,428,468
12.Combined Total	1,133,911,714

33. Premiums and Annuity Consideration Deferred and Uncollected

A.Deferred and uncollected life insurance premiums and annuity considerations as of the end of current period, were as follows:

Type	(1) Gross	(2) Net of Loading
(1)Industrial	36	20
(2)Ordinary new business	6,742,276	394,408
(3)Ordinary renewal	74,396,179	51,122,154
(4)Credit Life .....	.....	.....
(5)Group Life .....	.....	.....
(6)Group Annuity .....	.....	.....
(7)Totals	81,138,491	51,516,582

34. Separate Accounts

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
NOTES TO FINANCIAL STATEMENTS**

A. Separate Account Activity

(1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For 2015, the Company reported assets and liabilities from the following product lines/transactions into a separate account:

- Deposit Administration Group Annuity Contract for the Company's Pension Plan (Group Annuity Contract)

In accordance with the Ohio Department of Insurance procedures for approving items within the separate accounts, the separate account classification of the Group Annuity contract are supported by Ohio Revised Code §3907.15.

(2) In accordance with the products recorded within the separate accounts, all separate account assets are considered legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

As of December 31, 2015 and 2014, the Company's separate account statement included legally insulated assets of \$982,729,268 and \$998,798,086, respectively. The assets legally insulated from the general accounts as of December 31, 2015 are attributed to the following product:

(1) Product/Transaction	(1) Legally Insulated Assets	(2) Separate Account Assets (Not Legally Insulated)
Group Annuity Contract	982,729,268	
Total	982,729,268	0

(3) In accordance with the products recorded within the separate account, there are no separate account liabilities that are guaranteed by the general account. (See Note 12 for further discussion on the general account's responsibility as it relates to the obligations of the Company's pension plan.)

(4) The Company engages in securities lending transactions within the separate account. The Company has loaned \$89,672,036 (book/adjusted carrying value) of various debt and equity securities within the separate account as part of the securities lending program administered by Deutsche Bank. In accordance with such transactions conducted from the separate account, the Company follows the same policies and procedures as the general account.

B. General Nature and Characteristics of Separate Account Business

The Company maintains a separate account which holds all of the Company's pension plan assets. The Plan is a non-contributory defined benefit plan that covers substantially all employees. The assets consist primarily of marketable securities which are carried at market value.

C. Reconciliation of Net Transfers To (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:

a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$
b. Transfers from Separate Accounts (Page 4, Line 10)	<u>56,875,534</u>
c. Net transfers to or (From) Separate Accounts (a) - (b)	\$

(2) Reconciling Adjustments:

Miscellaneous	\$
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35. Loss/Claim Adjustment Expenses

The Company has no liability for unpaid accident and health claim adjustment expenses as of December 31, 2015 and December 31, 2014.

The Company incurred \$590,000 and paid \$590,000 of claim adjustment expenses in the current year, of which \$472,000 of the paid amount was attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years.

The Company took into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses and reduced such liability by \$0.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
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? Yes [] No []
 If yes, complete Schedule Y, Parts 1, 1A and 2

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? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []

2.2 If yes, date of change: _____

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012

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. 12/31/2012

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). 10/02/2013

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 the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

1 Nationality	2 Type of Entity
------------------	---------------------

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Ernst & Young
 1900 Scripps Center
 312 Walnut Street
 Cincinnati, OH 45202

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 [X]
 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 the 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 [X]
 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 [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain

 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?
 Daniel Harris
 400 Broadway
 Cincinnati, OH 45202
 Officer of the Company
 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 12.11 Name of real estate holding company Various
 12.12 Number of parcels involved 20
 12.13 Total book/adjusted carrying value \$ 528,505,119
 12.2 If, yes provide explanation:

 13. **FOR UNITED STATES BRANCHES 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 [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
 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 [X]
 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 [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
GENERAL INTERROGATORIES

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 [X]

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 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 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 subordinate committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] 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 with the official duties of such person? Yes [X] 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 [X]

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

20.11 To directors or other officers.....	\$
20.12 To stockholders not officers.....	\$
20.13 Trustees, supreme or grand (Fraternal Only)	\$

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.....	\$
20.22 To stockholders not officers.....	\$
20.23 Trustees, supreme or grand (Fraternal Only)	\$

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 reported in the statement? Yes [] No [X]

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

21.21 Rented from others.....	\$
21.22 Borrowed from others.....	\$
21.23 Leased from others	\$
21.24 Other	\$

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 [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$	
22.22 Amount paid as expenses	\$
22.23 Other amounts paid	\$

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []

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

21,454

INVESTMENT

24.01 Were all 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)
DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E

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 [X] N/A []

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

24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$

146,871,779

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 [X] No [] N/A []

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [] N/A []

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 [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
GENERAL INTERROGATORIES

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 146,863,566
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 146,871,779
24.103 Total payable for securities lending reported on the liability page.	\$ 147,360,095

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 currently 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 31 of the current year:

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Placed under option agreements	\$
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
25.27 FHLB Capital Stock	\$
25.28 On deposit with states	\$ 5,708,476
25.29 On deposit with other regulatory bodies	\$
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ 16,530,078
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
25.32 Other	\$

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 [X] No []

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
If no, attach a description with this statement.

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 31 of the current year. \$

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

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
MORGAN STANLEY	1300 THAMES ST BALTIMORE MD 21231

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 [X] No []

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....	MORGAN STANLEY	02/19/2015	POSTED SECURITIES FOR MARGIN

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/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 Number(s)	2 Name	3 Address
107126	FT WASHINGTON INVESTMENT ADVISORS	303 BROADWAY, SUITE 1200, CINCINNATI, OH 45202
109905	ADVANTUS CAPITAL MANAGEMENT, INC	400 ROBERT STREET NORTH, ST PAUL, MN 55101-2098
112753	GOLDETREE ASSET MANAGEMENT LP	300 PARK AVENUE NY NY 10022

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
GENERAL INTERROGATORIES

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:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

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 Holding	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	3,733,238,880	3,957,761,916	224,523,036
30.2 Preferred stocks	38,404,301	43,748,696	5,344,395
30.3 Totals	3,771,643,181	4,001,510,612	229,867,431

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

Fair values are generally obtained from IDC, Princeton Financial Spread Pricing Module and/or an Internal Pricing Committee/Internal Pricing Models

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 [] No [X]
 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
 Rates used to calculate fair value determined by a broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions.
 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:

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 622,188

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

34.1 Amount of payments for legal expenses, if any?\$ 1,103,681

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
Vorys, Sater, Seymour and Pease LLP	353,412

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$ 260,560

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
Business Roundtable	235,560

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [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 0

All years prior to most current three years
1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives 0

1.7 Group policies:
Most current three years:
1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives 0

All years prior to most current three years
1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives 0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	17,284	20,047
2.2 Premium Denominator	256,197,400	263,212,338
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	5,270,117	5,707,789
2.5 Reserve Denominator	2,926,216,920	2,937,946,776
2.6 Reserve Ratio (2.4/2.5)	0.002	0.002

3.1 Does this reporting entity have Separate Accounts? Yes [X] No []

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [X] No [] N/A []

3.3 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? \$

3.4 State the authority under which Separate Accounts are maintained:
3905.15 Ohio Revised Code

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

3.7 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)"?

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

4.2 Net reimbursement of such expenses between reporting entities:
4.21 Paid \$

4.22 Received \$

4.21 Paid \$

4.22 Received \$

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

5.2 If yes, what amount pertaining to these lines is included in:
5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$

7. Total dividends paid stockholders since organization of the reporting entity:
7.11 Cash \$

7.12 Stock \$

7.11 Cash \$

7.12 Stock \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
GENERAL INTERROGATORIES

8.1 Does the company reinsurance any Workers' Compensation Carve-Out business defined as: Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No [X]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium			0
8.32 Paid claims			0
8.33 Claim liability and reserve (beginning of year)			0
8.34 Claim liability and reserve (end of year)			0
8.35 Incurred claims	0	0	0

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41 <\$25,000			
8.42 \$25,000 - 99,999			
8.43 \$100,000 - 249,999			
8.44 \$250,000 - 999,999			
8.45 \$1,000,000 or more			

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3 Waiting Period Remaining	4 Account Value Related to Col. 3	5 Total Related Account Values	6 Gross Amount of Reserve	7 Location of Reserve	8 Portion Reinsured	9 Reinsurance Reserve Credit
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit							

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of funds administered as of the reporting date. \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
GENERAL INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
 12.2 If the answer to 12.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

13. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

13.1 Direct Premium Written	\$ 185,662,438
13.2 Total Incurred Claims	\$ 138,017,506
13.3 Number of Covered Lives	765,549

*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.

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2015	2 2014	3 2013	4 2012	5 2011
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	11,531,267	11,600,549	11,624,888	11,764,148	11,884,000
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	3,019,879	3,302,456	3,511,638	3,687,333	3,866,825
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	670,219	669,858	683,317	666,253	691,130
5. Industrial (Line 21, Col. 2)	399,966	445,046	484,597	505,096	515,597
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	15,621,331	16,017,909	16,304,440	16,622,830	16,957,552
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	646,048	695,564	716,497	760,142	790,408
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	152,098	160,476	162,237	198,082	143,740
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	798,146	856,040	878,734	958,224	934,148
Premium Income - Lines of Business					
(Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	11,796,626	13,216,113	14,366,946	14,583,336	14,706,824
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	216,668,863	219,652,442	223,021,001	227,704,664	230,243,650
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	1,913,588	1,719,647	2,605,045	4,695,541	3,540,213
16. Credit life (group and individual) (Line 20.4, Col. 5)		0			
17.1 Group life insurance (Line 20.4, Col. 6)	3,570,612	4,740,028	1,624,477	5,907,708	3,604,902
17.2 Group annuities (Line 20.4, Col. 7)		0			
18.1 A & H-group (Line 20.4, Col. 8)		0			
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)		0			
18.3 A & H-other (Line 20.4, Col. 10)	22,247,711	23,884,108	25,213,609	26,278,177	28,261,303
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0			
20. Total	256,197,400	263,212,338	266,831,078	279,169,426	280,356,892
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	8,809,584,936	8,919,477,501	8,454,752,744	7,807,174,632	7,558,880,498
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	4,261,250,238	4,625,267,628	4,243,741,841	4,078,637,823	4,004,324,234
23. Aggregate life reserves (Page 3, Line 1)	2,619,095,999	2,642,900,383	2,648,765,103	2,640,978,982	2,621,758,838
24. Aggregate A & H reserves (Page 3, Line 2)	244,891,281	228,318,129	221,970,288	217,500,507	218,463,230
25. Deposit-type contract funds (Page 3, Line 3)	237,126,379	240,364,483	243,597,997	254,300,193	254,727,901
26. Asset valuation reserve (Page 3, Line 24.01)	275,485,912	345,397,768	312,001,031	237,903,678	209,625,730
27. Capital (Page 3, Lines 29 and 30)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
28. Surplus (Page 3, Line 37)	4,547,334,698	4,293,209,873	4,210,010,903	3,727,536,809	3,553,556,264
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	131,365,894	137,252,781	47,796,136	61,653,540	235,203,918
Risk-Based Capital Analysis					
30. Total adjusted capital	5,131,764,409	4,948,489,265	4,879,702,401	4,259,561,063	3,976,287,840
31. Authorized control level risk - based capital	473,778,977	494,458,660	476,203,584	425,100,010	412,942,162
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	41.9	39.4	38.7	44.9	46.0
33. Stocks (Lines 2.1 and 2.2)	37.5	41.1	44.2	39.3	37.2
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.5	0.2	0.2	0.4	0.5
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.4	0.4	0.4	0.4	0.4
36. Cash, cash equivalents and short-term investments (Line 5)	1.8	1.2	2.7	1.6	3.6
37. Contract loans (Line 6)	2.0	2.0	2.1	2.3	2.4
38. Derivatives (Page 2, Line 7)	0.0	0.3	0.4	0.0	
39. Other invested assets (Line 8)	15.2	11.8	10.9	10.7	9.6
40. Receivables for securities (Line 9)	0.2	0.9	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.6	1.4	0.3	0.3	0.3
42. Aggregate write-ins for invested assets (Line 11)	0.0	1.4	0.0	0.0	
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)		0		2,425,828	6,114,152
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)		0			0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	1,946,740,416	1,937,949,705	2,095,655,924	1,840,376,004	1,755,636,108
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	.0	0	0	.0	
48. Affiliated mortgage loans on real estate			0		
49. All other affiliated	1,058,935,107	837,557,082	746,081,339	690,100,999	606,157,559
50. Total of above Lines 44 to 49	3,005,675,523	2,775,506,787	2,841,737,263	2,532,902,831	2,367,907,819
51. Total Investment in Parent included in Lines 44 to 49 above			0		
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	122,547,370	121,179,966	134,485,537	531,375,646	547,713,949
53. Total admitted assets (Page 2, Line 28, Col. 3)	9,792,314,203	9,918,275,587	9,405,282,427	8,612,311,473	8,316,245,715
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	545,323,553	685,561,290	322,805,146	279,173,502	442,613,394
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	15,960,840	122,027,111	98,014,481	34,212,186	53,828,778
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(149,736,404)	(212,164,991)	389,294,033	141,405,900	(145,894,582)
57. Total of above Lines 54, 55 and 56	411,547,989	595,423,410	810,113,660	454,791,588	350,547,590
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	367,467,626	338,922,888	372,350,244	376,079,439	372,048,564
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	14,069,491	16,338,771	16,853,143	20,968,103	19,238,184
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	(14,349,419)	(5,837,066)	8,721,668	16,595,766	12,575,076
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	8,472,298	6,347,840	4,469,780	(962,720)	(1,716,770)
62. Dividends to policyholders (Line 30, Col. 1)	57,752,235	57,433,564	58,403,710	58,120,943	58,190,992
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	57.0	55.4	52.2	59.7	63.2
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	4.1	4.4	4.7	4.9	5.4
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	140.9	98.0	86.9	79.2	62.2
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	3.3	3.0	2.5	2.5	1.7
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	66.1	71.5	65.7	69.7	67.3
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	0	0	0		
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	31,842,351	32,878,016	35,606,034	37,831,123	40,636,393
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	29,769,456	31,096,949	33,143,384	37,482,188	38,840,620
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	3,506,668	2,992,571	(6,140,148)	542,043	1,341,278
73. Ordinary - life (Col. 3)	5,528,177	9,372,549	1,938,199	6,649,627	18,657,162
74. Ordinary - individual annuities (Col. 4)	(2,255,776)	(1,131,101)	(2,446,538)	(1,646,501)	3,152,313
75. Ordinary-supplementary contracts (Col. 5)	(111,344)	(176,608)	(263,208)	(178,433)	(219,214)
76. Credit life (Col. 6)	0	0	0	0	
77. Group life (Col. 7)	297,964	52,994	89,482	0	0
78. Group annuities (Col. 8)	(370,165)	(200,025)	112,341	0	0
79. A & H-group (Col. 9)	0	0	0	0	
80. A & H-credit (Col. 10)	0	0	0	0	
81. A & H-other (Col. 11)	(2,070,147)	(3,368,465)	(1,094,801)	1,251	3,162,591
82. Aggregate of all other lines of business (Col. 12)	247,568,119	389,892,693	364,315	(28,422,666)	196,683,152
83. Total (Col. 1)	252,093,496	397,434,608	(7,440,358)	(23,054,679)	222,777,282

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:

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of			
							7 Policies	8 Certificates		
1. In force end of prior year	264,653	445,046	997,081	14,903,005	0	0	21	5,729	669,858	16,017,909
2. Issued during year	0	0	23,872	798,146	0	0	0	0	0	798,146
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	21	48	296	7,098	0	0	0	0	0	7,146
5. Increased during year (net)	0	0	0	0	0	0	0	0	5,387	5,387
6. Subtotals, Lines 2 to 5	21	48	24,168	805,244	0	0	0	0	5,387	810,679
7. Additions by dividends during year	XXX	13,942	XXX	72,320	XXX	0	XXX	XXX	0	86,262
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	264,674	459,036	1,021,249	15,780,569	0	0	21	5,729	675,245	16,914,850
Deductions during year:										
10. Death	22,826	49,660	22,889	127,487	0	0	XXX	156	5,026	182,173
11. Maturity	3,082	3,811	784	1,473	0	0	XXX	0	0	5,284
12. Disability	0	0	0	0	0	0	XXX	0	0	0
13. Expiry	1,909	1,492	9,302	222,316	0	0	0	0	0	223,808
14. Surrender	1,936	4,063	13,881	238,422	0	0	0	0	0	242,485
15. Lapse	0	0	11,599	360,296	0	0	0	0	0	360,296
16. Conversion	0	0	598	57,258	0	0	XXX	XXX	XXX	57,258
17. Decreased (net)	0	44	197	50,452	0	0	0	19	0	50,496
18. Reinsurance	0	0	150,235	171,719	0	0	0	0	0	171,719
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	29,753	59,070	209,485	1,229,423	0	0	0	175	5,026	1,293,519
21. In force end of year (Line 9 minus Line 20)	234,921	399,966	811,764	14,551,146	0	0	21	5,554	670,219	15,621,331
22. Reinsurance ceded end of year	XXX	0	XXX	1,886,727	XXX	0	XXX	XXX	0	1,886,727
23. Line 21 minus Line 22	XXX	399,966	XXX	12,664,419	XXX	(b)	XXX	XXX	670,219	13,734,604
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX	272,261	XXX	.873,935
25. Other paid-up insurance	232,312	125,683	291,701	1,552,633
26. Debit ordinary insurance	XXX	XXX	37,469	85,368

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing	0	0	517	23,566
28. Term policies - other	695	11,800	22,341	1,121,058
29. Other term insurance - decreasing	XXX	0	XXX	16,800
30. Other term insurance	XXX	140,298	XXX	947,065
31. Totals (Lines 27 to 30)	695	152,098	22,858	2,108,489
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	3,591
33. Totals, extended term insurance	XXX	XXX	77,385	907,799
34. Totals, whole life and endowment	23,177	646,048	711,521	11,531,267
35. Totals (Lines 31 to 34)	23,872	798,146	811,764	14,551,146

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0	0	.399,966	0
37. Ordinary	.798,146	0	14,551,146	0
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	670,219	0
40. Totals (Lines 36 to 39)	798,146	0	15,621,331	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	5,554	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	1,554,263
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 CURRENT COMMUTED AMOUNT
47.2 SPOUSE-ACTUAL AMOUNT; CHILD-TOTAL AMOUNT UNDER EACH RIDER EQUALS 2 TIMES AMOUNT ON ONE CHLD

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium	0	.0	132,575	2,821,452			0	0
49. Disability Income	0	0	0	0			3,277	504,231
50. Extended Benefits	0	0	XXX	XXX			0	0
51. Other	93,758	61,263	17,055	195,266			0	0
52. Total	93,758	(b)	61,263	149,630	(b)	3,016,718	0	3,277
					0	(b)	0	(b)
								504,231

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	106	288	0	0
2. Issued during year		41		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	106	329	0	0
Deductions during year:				
6. Decreased (net)	8	36		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	8	36	0	0
9. In force end of year	98	293	0	0
10. Amount on deposit		(a) 2,273,165		(a)
11. Income now payable	98	45		
12. Amount of income payable	(a) 180,314	(a) 176,928	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	1,687	12,680	4	101
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	1,687	12,680	4	101
Deductions during year:				
6. Decreased (net)	72	1,588		7
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	72	1,588	0	7
9. In force end of year	1,615	11,092	4	94
Income now payable:				
10. Amount of income payable	(a) 47,931,240	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 55,579,361	XXX	(a) 1,966,998
Deferred not fully paid:				
12. Account balance	XXX	(a) 123,671,780	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	1	37,097,249	0		73,410	27,333,034
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	1	XXX	0	XXX	73,410	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year	1	(a)	0	(a)	73,410	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

			1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
	1	2		
1. In force end of prior year			60,681	127,041
2. Issued during year			329	
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)			61,010	127,041
Deductions During Year:				
6. Decreased (net)			4,618	9,195
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)			4,618	9,195
9. In force end of year			56,392	117,846
10. Amount of account balance			(a) 33,466,217	(a) 200,619,278

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		2	3	4	5	6	7
States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	223,903		37,227		261,130	
2. Alaska	AK	115,797		3,711		119,508	
3. Arizona	AZ	1,107,913		52,471		1,160,384	
4. Arkansas	AR	132,167		14,431		146,598	
5. California	CA	10,443,380		512,012		10,955,392	
6. Colorado	CO	213,270		12,184		225,454	
7. Connecticut	CT	39,995		2,984		42,979	
8. Delaware	DE	51,632		3,525		55,157	
9. District of Columbia	DC	227,699		15,503		243,202	
10. Florida	FL	8,356,668		1,633,333		9,990,001	
11. Georgia	GA	1,278,226		133,238		1,411,464	
12. Hawaii	HI	34,373		802		35,175	
13. Idaho	ID	51,733		250		51,983	
14. Illinois	IL	22,326,743	100	1,409,666		23,736,509	
15. Indiana	IN	15,220,876	(8)	3,077,027		18,297,895	
16. Iowa	IA	187,118		13,404		200,522	
17. Kansas	KS	820,144	42	212,711		1,032,897	
18. Kentucky	KY	5,808,365	7,000	1,601,627		7,416,992	
19. Louisiana	LA	6,961,435		342,442		7,303,877	
20. Maine	ME	6,006		424		6,430	
21. Maryland	MD	2,666,587		84,821		2,751,408	
22. Massachusetts	MA	N	55,846	6,110		61,956	
23. Michigan	MI	L	6,737,785	2,847	870,925	7,611,557	
24. Minnesota	MN	L	1,473,087		42,871	1,515,958	
25. Mississippi	MS	L	150,713		11,006	161,719	
26. Missouri	MO	L	4,606,686	240	624,035	5,230,961	
27. Montana	MT	L	15,171		1,046	16,217	
28. Nebraska	NE	L	20,299		987	21,286	
29. Nevada	NV	L	246,287		12,556	258,843	
30. New Hampshire	NH	N	10,403		(457)	9,946	
31. New Jersey	NJ	L	157,366		13,471	170,837	
32. New Mexico	NM	L	39,510		6,235	45,745	
33. New York	NY	N	188,341		19,158	207,499	
34. North Carolina	NC	L	17,108,863		4,327,483	21,436,346	
35. North Dakota	ND	L	4,566		331	4,897	
36. Ohio	OH	L	51,281,123	21,274	7,832,757	59,135,154	
37. Oklahoma	OK	L	170,440		18,423	188,863	
38. Oregon	OR	L	107,644		4,581	112,225	
39. Pennsylvania	PA	L	10,356,660	3,029	1,125,334	11,485,023	
40. Rhode Island	RI	L	8,095		173	8,268	
41. South Carolina	SC	L	1,611,375	500	234,729	1,846,604	
42. South Dakota	SD	L	11,859		1,775	13,634	
43. Tennessee	TN	L	1,681,970		615,272	2,297,242	
44. Texas	TX	L	5,995,608	1,921	734,363	6,731,892	
45. Utah	UT	L	46,322		428	46,750	
46. Vermont	VT	N	3,779			3,779	
47. Virginia	VA	L	711,989		124,291	836,280	
48. Washington	WA	L	167,774		9,371	177,145	
49. West Virginia	WV	L	4,545,962		1,230,906	5,776,868	
50. Wisconsin	WI	L	1,841,512		54,270	1,895,782	
51. Wyoming	WY	L	12,207		1,105	13,312	
52. American Samoa	AS	N				0	
53. Guam	GU	N	256		27	283	
54. Puerto Rico	PR	N	17,964		395	18,359	
55. U.S. Virgin Islands	VI	N	946			946	
56. Northern Mariana Islands	MP	N				0	
57. Canada	CAN	N	14			14	
58. Aggregate Other Alien	OT	XXX	122,302	0	1,665	0	123,967
59. Subtotal		(a)	44	185,784,754	36,945	27,089,415	212,911,114
90. Reporting entity contributions for employee benefits plans			XXX	3,570,612			3,570,612
91. Dividends or refunds applied to purchase paid-up additions and annuities			XXX	41,681,888	2,155		41,684,043
92. Dividends or refunds applied to shorten endowment or premium paying period			XXX				0
93. Premium or annuity considerations waived under disability or other contract provisions			XXX	2,528,941		295	2,529,236
94. Aggregate or other amounts not allocable by State			XXX	0	0	0	0
95. Totals (Direct Business)			XXX	233,566,195	39,100	27,089,710	260,695,005
96. Plus reinsurance assumed			XXX	1,202,272	1,874,489		3,076,761
97. Totals (All Business)			XXX	234,768,467	1,913,589	27,089,710	263,771,766
98. Less reinsurance ceded			XXX	1,365,590		4,776,707	6,142,297
99. Totals (All Business) less Reinsurance Ceded			XXX	233,402,877	1,913,589	(b) 22,313,003	257,629,469
DETAILS OF WRITE-INS							
58001. MEX Mexico		XXX		73,276			73,276
58002. ZZZ Other Alien		XXX		49,026			50,691
58003.		XXX			1,665		
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	122,302	0	1,665	0	123,967
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

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

By state of residence of the policyholder

(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, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10..

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

		<u>NAIC#</u>	<u>TIN#</u>
PARENT -	WESTERN & SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)		31-1732405
SUBSIDIARY -	WESTERN & SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)		31-1732404
SUBSIDIARY -	THE LAFAYETTE LIFE INSURANCE COMPANY, OH (INSURER)	65242	35-0457540
SUBSIDIARY -	LLIA, INC., OH (NON-INSURER)		35-2123483
SUBSIDIARY -	THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY, OH (INSURER)	70483	31-0487145
SUBSIDIARY -	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY, OH (INSURER)	92622	31-1000236
SUBSIDIARY -	IFS FINANCIAL SERVICES, INC., OH (NON-INSURER)		31-1328371
SUBSIDIARY -	W&S BROKERAGE SERVICES, INC., OH (NON-INSURER)		31-0846576
SUBSIDIARY -	W&S FINANCIAL GROUP DISTRIBUTORS, INC. (NON-INSURER)		31-1334221
SUBSIDIARY -	COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)	99937	31-1191427
SUBSIDIARY -	INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)	74780	86-0214103
SUBSIDIARY -	NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)	75264	16-0958252
SUBSIDIARY -	INSURANCE PROFILLMENT SOLUTIONS, LLC, OH (NON-INSURER)		43-2081325
SUBSIDIARY -	WESTERN & SOUTHERN INVESTMENT HOLDINGS, LLC, OH (NON-INSURER)		06-1804434
SUBSIDIARY -	EAGLE REALTY GROUP, LLC, OH (NON-INSURER)		31-1018957
SUBSIDIARY -	FORT WASHINGTON INVESTMENT ADVISORS, INC., OH (NON-INSURER)		31-1301863

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Cash Collateral – Derivatives	601,387	573,171
2597. Summary of remaining write-ins for Line 25 from overflow page	601,387	573,171

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Miscellaneous Expense	1,027	2,148,123
2705. Reserve adjustment on reinsurance assumed – Integrity	(82,551,600)	(75,403,316)
2706.		
2797. Summary of remaining write-ins for Line 27 from overflow page	(82,550,573)	(73,255,193)

Additional Write-ins for Summary of Operations Line 53

	1 Current Year	2 Prior Year
5304. Critical Illness Ceded Reserve Error Correction	(7,548,542)	
5397. Summary of remaining write-ins for Line 53 from overflow page	(7,548,542)	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
2704. Miscellaneous Expense	1,027											1,027
2705. Reserve adjustment on reinsurance assumed - Integrity	(82,551,600)		(13,801,732)	(66,897,295)			(1,366,608)	(485,965)				
2797. Summary of remaining write-ins for Line 27 from overflow page	(82,550,573)	0	(13,801,732)	(66,897,295)	0	0	(1,366,608)	(485,965)	0	0	0	1,027

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