



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

OHIO NATIONAL LIFE ASSURANCE CORPORATION

NAIC Group Code.....0704, 0704 (Current Period) (Prior Period)	NAIC Company Code..... 89206	Employer's ID Number..... 31-0962495
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... June 26, 1979	Commenced Business..... August 22, 1979	
Statutory Home Office	One Financial Way..... Cincinnati OH US 45242 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	
Main Administrative Office	One Financial Way..... Cincinnati OH US..... 45242 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	513-794-6100 <small>(Area Code) (Telephone Number)</small>
Mail Address	Post Office Box 237..... Cincinnati OH US 45201 <small>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</small>	
Primary Location of Books and Records	One Financial Way..... Cincinnati OH US 45242 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	513-794-6100-6015 <small>(Area Code) (Telephone Number)</small>
Internet Web Site Address	N/A	
Statutory Statement Contact	Amber Dawn Roberts <small>(Name)</small> amber_roberts@ohionational.com <small>(E-Mail Address)</small>	513-794-6100-6015 <small>(Area Code) (Telephone Number) (Extension)</small> 513-794-4516 <small>(Fax Number)</small>

OFFICERS

Name	Title	Name	Title
Gary Thomas Huffman	President, Chairman & Chief Executive Officer	Therese Susan McDonough	Secretary
Doris Lee Paul #	Treasurer	Kush Vijay Kotecha #	Senior Vice President & Chief Corporate Actuary
OTHER			
Thomas Abdo Barefield	Vice Chairman & Chief Distribution Officer	Nancy Arline Dalessio #	Executive Vice President & Chief Administrative Officer
Christopher Allen Carlson	Vice Chairman & Chief Investment Officer	Ronald John Dolan	Vice Chairman & Chief Risk Officer
Kristal Elaine Hambrick	Executive Vice President & Chief Product Officer	Charles Thomas Lanigan #	Senior Vice President
Arthur James Roberts	Senior Vice President & Chief Financial Officer	Dennis Lee Schoff	Senior Vice President & General Counsel, Assistant Secretary, Chief Compliance Officer
Barbara Ann Turner	Senior Vice President		

DIRECTORS OR TRUSTEES

Thomas Abdo Barefield	Ronald John Dolan	Gary Thomas Huffman
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State of..... Ohio
County of..... Hamilton

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

(Signature) Gary Thomas Huffman	(Signature) Therese Susan McDonough	(Signature) Doris Lee Paul
(Printed Name) President, Chairman & Chief Executive Officer	(Printed Name) Secretary	(Printed Name) Treasurer
(Title)	(Title)	(Title)
Subscribed and sworn to before me This _____ day of February 2016	a. Is this an original filing? b. If no	Yes [X] No [] 1. State the amendment number 2. Date filed 3. Number of pages attached

Roxanna S Henry, Notary Public
May 11, 2019

OHIO NATIONAL LIFE ASSURANCE CORPORATION
ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	2,573,285,158	0	2,573,285,158	2,466,038,395
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	16,106,000	0	16,106,000	16,863,997
2.2 Common stocks.....	1,479	0	1,479	3,651
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	383,523,479	0	383,523,479	378,230,220
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	0
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$.....(11,865,113), Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	(11,865,113)	0	(11,865,113)	(5,720,075)
6. Contract loans (including \$.....0 premium notes).....	101,952,389	0	101,952,389	100,276,517
7. Derivatives (Schedule DB).....	0	0	0	0
8. Other invested assets (Schedule BA).....	127,559	0	127,559	129,210
9. Receivables for securities.....	553,934	0	553,934	129,063
10. Securities lending reinvested collateral assets (Schedule DL).....	65,582,865	0	65,582,865	94,102,385
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	3,129,267,750	0	3,129,267,750	3,050,053,363
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	29,074,247	0	29,074,247	28,382,229
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	11,090,637	0	11,090,637	14,802,219
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	121,879,818	0	121,879,818	118,792,603
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	8,153,391	0	8,153,391	10,879,196
16.2 Funds held by or deposited with reinsured companies.....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts.....	7,002,103	0	7,002,103	0
17. Amounts receivable relating to uninsured plans.....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	10,626,627	0	10,626,627	141,103
18.2 Net deferred tax asset.....	109,311,314	58,505,073	50,806,241	54,822,323
19. Guaranty funds receivable or on deposit.....	1,919,034	0	1,919,034	2,502,153
20. Electronic data processing equipment and software.....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$.....0).....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	69,862,168	0	69,862,168	53,776,308
24. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other than invested assets.....	67,903	0	67,903	92,130
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,498,254,992	58,505,073	3,439,749,919	3,334,243,627
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	248,777,027	0	248,777,027	271,568,009
28. TOTALS (Lines 26 and 27).....	3,747,032,019	58,505,073	3,688,526,946	3,605,811,636
DETAILS OF WRITE-INS				
1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Fund revenue receivable.....	67,903	0	67,903	76,024
2502. State taxes recoverable.....	0	0	0	16,106
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	67,903	0	67,903	92,130

OHIO NATIONAL LIFE ASSURANCE CORPORATION
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....2,894,695,947 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	2,894,695,947	2,738,554,701
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	92,866,211	97,556,955
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	4,500,569	3,346,196
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	8,708,257	7,893,469
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	567,058	600,101
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....	0	0
6.2 Dividends not yet apportioned (including \$.....0 Modco).....	0	0
6.3 Coupons and similar benefits (including \$.....0 Modco).....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6.....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....140,762 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	662,971	684,459
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....	0	0
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....	0	0
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....	0	0
9.4 Interest Maintenance Reserve (IMR, Line 6).....	9,095,137	10,346,703
10. Commissions to agents due or accrued - life and annuity contracts \$.....4,851,722, accident and health \$.....304,199 and deposit-type contract funds \$.....0.....	5,155,921	4,126,229
11. Commissions and expense allowances payable on reinsurance assumed.....	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	1,284,714	1,387,120
13. Transfers to Separate Accounts due or accrued (net) (including \$.....(4,545,400) accrued for expense allowances recognized in reserves, net of reinsured allowances).....	(4,545,400)	(6,563,170)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	4,154,031	6,581,795
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	0	0
15.2 Net deferred tax liability.....	0	0
16. Unearned investment income.....	3,629,171	3,581,619
17. Amounts withheld or retained by company as agent or trustee.....	1,915,397	1,822,503
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....	0	0
19. Remittances and items not allocated.....	33,812,068	43,840,971
20. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0
21. Liability for benefits for employees and agents if not included above.....	0	0
22. Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
23. Dividends to stockholders declared and unpaid.....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	29,795,032	30,076,641
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....	0	0
24.04 Payable to parent, subsidiaries and affiliates.....	6,320,000	0
24.05 Drafts outstanding.....	0	0
24.06 Liability for amounts held under uninsured plans.....	0	0
24.07 Funds held under coinsurance.....	0	0
24.08 Derivatives.....	0	0
24.09 Payable for securities.....	0	0
24.10 Payable for securities lending.....	65,582,865	94,102,385
24.11 Capital notes \$.....0 and interest thereon \$.....0.....	0	0
25. Aggregate write-ins for liabilities.....	42,352	284,755
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	3,158,242,301	3,038,223,433
27. From Separate Accounts Statement.....	248,777,027	271,568,009
28. Total liabilities (Line 26 and 27).....	3,407,019,328	3,309,791,442
29. Common capital stock.....	9,600,005	9,600,005
30. Preferred capital stock.....	0	0
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	87,976,286	87,976,286
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	183,931,324	198,443,899
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....	0	0
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....	0	0
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	271,907,610	286,420,185
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	281,507,615	296,020,190
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	3,688,526,943	3,605,811,632

DETAILS OF WRITE-INS		
2501. Unclaimed funds.....	42,352	284,755
2502.	0	0
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	42,352	284,755
3101.	0	0
3102.	0	0
3103.	0	0
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.	0	0
3402.	0	0
3403.	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

OHIO NATIONAL LIFE ASSURANCE CORPORATION
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)	238,149,263	281,208,643
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	156,225,579	153,884,884
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	2,854,545	2,650,446
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	38,829,831	56,641,326
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	1,551,914	1,586,428
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	13,111,099	20,182,245
9. Totals (Lines 1 to 8.3)	450,722,231	516,153,972
10. Death benefits	56,940,923	48,796,304
11. Matured endowments (excluding guaranteed annual pure endowments)	15,580	13,638
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	4,194,876	5,063,150
13. Disability benefits and benefits under accident and health contracts	10,586,612	9,116,162
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	67,759,788	84,453,824
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	1,320,384	1,341,453
18. Payments on supplementary contracts with life contingencies	145,429	151,916
19. Increase in aggregate reserves for life and accident and health contracts	160,377,261	194,661,022
20. Totals (Lines 10 to 19)	301,340,853	343,597,469
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	50,146,867	53,669,005
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	39,244	51,077
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	59,374,297	55,830,572
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	14,599,844	16,596,216
25. Increase in loading on deferred and uncollected premiums	(1,723,932)	3,076,414
26. Net transfers to or (from) Separate Accounts net of reinsurance	(4,933,947)	(2,639,103)
27. Aggregate write-ins for deductions	6,567,892	3,967,076
28. Totals (Lines 20 to 27)	425,411,118	474,148,726
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	25,311,113	42,005,246
30. Dividends to policyholders	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	25,311,113	42,005,246
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	3,688,829	17,063,188
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)	21,622,284	24,942,058
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....(738,487) (excluding taxes of \$.....863,142 transferred to the IMR)	(787,995)	(6,839,409)
35. Net income (Line 33 plus Line 34)	20,834,289	18,102,649
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	296,020,189	316,776,127
37. Net income (Line 35)	20,834,289	18,102,649
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....(20,870)	(39,318)	(6,776)
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	1,864,139	16,528,393
41. Change in nonadmitted assets	(5,900,503)	(9,440,521)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	281,609	(4,303,476)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	(29,000,000)	(31,000,000)
53. Aggregate write-ins for gains and losses in surplus	(2,552,790)	(10,636,207)
54. Net change in capital and surplus for the year (Lines 37 through 53)	(14,512,574)	(20,755,938)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	281,507,615	296,020,189
DETAILS OF WRITE-INS		
08.301. COI Charges	11,763,328	11,888,727
08.302. Surrender Charges	7,740,357	8,707,286
08.303. Administrative Charges	350,326	(413,768)
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	(6,742,912)	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	13,111,099	20,182,245
2701. Health Surrender Benefits	6,567,892	3,967,076
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	6,567,892	3,967,076
5301. Amortization of Coinsurance Gain	(8,284,980)	(8,833,164)
5302. Prior period adjustment	5,732,190	(1,803,043)
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	(2,552,790)	(10,636,207)

OHIO NATIONAL LIFE ASSURANCE CORPORATION
CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	240,389,697	275,593,846
2. Net investment income.....	148,654,190	153,622,333
3. Miscellaneous income.....	53,492,844	69,576,835
4. Total (Lines 1 through 3).....	442,536,731	498,793,014
5. Benefit and loss related payments.....	144,458,145	153,425,839
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	(6,951,717)	(8,675,488)
7. Commissions, expenses paid and aggregate write-ins for deductions.....	131,877,688	131,117,771
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$.....18,117 tax on capital gains (losses).....	17,385,572	21,469,942
10. Total (Lines 5 through 9).....	286,769,688	297,338,064
11. Net cash from operations (Line 4 minus Line 10).....	155,767,043	201,454,950
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	305,808,779	252,748,610
12.2 Stocks.....	1,766,180	2,767,938
12.3 Mortgage loans.....	65,081,737	69,140,892
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	70,812
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0
12.7 Miscellaneous proceeds.....	28,519,520	209,666
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	401,176,216	324,937,918
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	413,548,115	450,116,176
13.2 Stocks.....	1,000,000	8,606,000
13.3 Mortgage loans.....	70,375,000	55,535,000
13.4 Real estate.....	0	0
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	424,871	15,312,075
13.7 Total investments acquired (Lines 13.1 to 13.6).....	485,347,986	529,569,251
14. Net increase (decrease) in contract loans and premium notes.....	1,675,872	2,555,573
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(85,847,642)	(207,186,906)
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.....	1,658,836	1,822,019
16.5 Dividends to stockholders.....	29,000,000	31,000,000
16.6 Other cash provided (applied).....	(48,723,275)	33,721,572
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(76,064,439)	4,543,591
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(6,145,038)	(1,188,365)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	(5,720,076)	(4,531,711)
19.2 End of year (Line 18 plus Line 19.1).....	(11,865,114)	(5,720,076)
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 Prior period adjustment impact.....	3,000,187	0
20.0002 Amortization of deferred gain.....	(8,284,980)	0

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts.....	238,149,265	0	228,569,284	97,843	0	0	0	0	0	0	9,482,138	0
2. Considerations for supplementary contracts with life contingencies.....	0	0	0	0	0	0	0	0	0	0	0	0
3. Net investment income.....	156,225,579	0	146,899,210	3,155,343	31,872	0	0	0	0	0	6,139,154	0
4. Amortization of Interest Maintenance Reserve (IMR).....	2,854,545	0	2,478,490	372,295	3,760	0	0	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded.....	38,829,830	0	35,850,821	0	0	0	0	0	0	0	2,979,009	0
7. Reserve adjustments on reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	1,551,914	0	1,551,914	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts.....	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income.....	13,111,099	0	12,475,020	0	0	0	0	0	0	0	636,079	0
9. Totals (Lines 1 to 8.3).....	450,722,232	0	427,824,739	3,625,481	35,632	0	0	0	0	0	19,236,380	0
10. Death benefits.....	56,940,923	0	56,940,923	0	0	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments).....	15,580	0	15,580	0	0	0	0	0	0	0	0	0
12. Annuity benefits.....	4,194,876	0	0	4,194,876	0	0	0	0	0	0	0	0
13. Disability benefits and benefits under accident and health contracts.....	10,586,611	0	542,998	0	0	0	0	0	0	0	10,043,613	0
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts.....	67,759,788	0	65,796,719	1,963,069	0	0	0	0	0	0	0	0
16. Group conversions.....	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds.....	1,320,384	0	1,487,333	183,603	(350,552)	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies.....	145,429	0	0	0	145,429	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts.....	160,377,262	0	167,709,082	(3,739,271)	252,031	0	0	0	0	0	(3,844,580)	0
20. Totals (Lines 10 to 19).....	301,340,853	0	292,492,635	2,602,277	46,908	0	0	0	0	0	6,199,033	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	50,146,867	0	46,980,203	3,458	0	0	0	0	0	0	3,163,206	0
22. Commissions and expense allowances on reinsurance assumed.....	39,244	0	0	0	0	0	0	0	0	0	39,244	0
23. General insurance expenses.....	59,374,297	0	48,957,774	139,588	0	0	0	0	0	0	10,276,935	0
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	14,599,843	0	13,997,415	11,655	0	0	0	0	0	0	590,773	0
25. Increase in loading on deferred and uncollected premiums.....	(1,723,932)	0	(1,723,932)	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	(4,933,947)	0	(4,933,947)	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions.....	6,567,892	0	0	0	0	0	0	0	0	0	6,567,892	0
28. Totals (Lines 20 to 27).....	425,411,117	0	395,770,148	2,756,978	46,908	0	0	0	0	0	26,837,083	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	25,311,115	0	32,054,591	868,503	(11,276)	0	0	0	0	0	(7,600,703)	0
30. Dividends to policyholders.....	0	0	0	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	25,311,115	0	32,054,591	868,503	(11,276)	0	0	0	0	0	(7,600,703)	0
32. Federal income taxes incurred (excluding tax on capital gains).....	3,688,829	0	6,049,046	303,976	(3,947)	0	0	0	0	0	(2,660,246)	0
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).....	21,622,286	0	26,005,545	564,527	(7,329)	0	0	0	0	0	(4,940,457)	0

DETAILS OF WRITE-INS

08.301. COI Charges.....	11,763,328	0	11,763,328	0	0	0	0	0	0	0	0	0
08.302. Surrender Charges.....	7,740,357	0	7,740,357	0	0	0	0	0	0	0	0	0
08.303. Administrative Charges.....	350,326	0	(285,753)	0	0	0	0	0	0	0	636,079	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	(6,742,912)	0	(6,742,912)	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	13,111,099	0	12,475,020	0	0	0	0	0	0	0	636,079	0
2701. Health Surrender Benefits.....	6,567,892	0	0	0	0	0	0	0	0	0	6,567,892	0
2702.	0	0	0	0	0	0	0	0	0	0	0	0
2703.	0	0	0	0	0	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	6,567,892	0	0	0	0	0	0	0	0	0	6,567,892	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year.....	2,738,554,701	.....0	2,675,500,117	62,412,747	641,837	.....0	.....0	.....0
2. Tabular net premiums or considerations.....	263,411,213	.....0	262,979,739	431,474	.....0	.....0	.....0	.....0
3. Present value of disability claims incurred.....	1,433,962	.....0	1,433,962	.....0	XXX.....	.....0	.....0	.....0
4. Tabular interest.....	106,241,574	.....0	104,198,949	1,999,622	43,003	.....0	.....0	.....0
5. Tabular less actual reserve released.....	(34,679)	.....0	(255,341)	199,543	21,119	.....0	.....0	.....0
6. Increase in reserve on account of change in valuation basis.....	0	.....0	0	0	0	.....0	.....0	.....0
7. Other increases (net).....	393,739	.....0	31,914	28,486	333,339	.....0	.....0	.....0
8. Totals (Lines 1 to 7).....	3,110,000,510	.....0	3,043,889,340	65,071,872	1,039,298	.....0	.....0	.....0
9. Tabular cost.....	43,256,864	.....0	43,256,864	0	XXX.....	.....0	.....0	.....0
10. Reserves released by death.....	30,360,961	.....0	30,360,961	XXX.....	XXX.....	.....0	.....0	XXX.....
11. Reserves released by other terminations (net).....	141,739,331	.....0	139,511,861	2,227,470	.....0	.....0	.....0	.....0
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	4,881,351	.....0	542,998	4,192,924	145,429	.....0	.....0	.....0
13. Net transfers to or (from) Separate Accounts.....	(4,933,947)	.....0	(4,933,947)	0	0	.....0	.....0	.....0
14. Total deductions (Lines 9 to 13).....	215,304,560	.....0	208,738,737	6,420,394	145,429	.....0	.....0	.....0
15. Reserve December 31, current year.....	2,894,695,950	.....0	2,835,150,603	58,651,478	893,869	.....0	.....0	.....0

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....2,929,773	.....2,522,399
1.1 Bonds exempt from U.S. tax.....	(a)......0	......0
1.2 Other bonds (unaffiliated).....	(a).....123,566,208	.....124,692,966
1.3 Bonds of affiliates.....	(a)......0	......0
2.1 Preferred stocks (unaffiliated).....	(b).....956,691	.....956,691
2.11 Preferred stocks of affiliates.....	(b)......0	......0
2.2 Common stocks (unaffiliated).....	.....191	.....191
2.21 Common stocks of affiliates.....	......0	......0
3. Mortgage loans.....	(c).....23,483,035	.....23,459,145
4. Real estate.....	(d)......0	......0
5. Contract loans.....	.....6,099,061	.....6,051,509
6. Cash, cash equivalents and short-term investments.....	(e)......0	......0
7. Derivative instruments.....	(f)......0	......0
8. Other invested assets.....	......0	......0
9. Aggregate write-ins for investment income.....	.....531,696	.....531,696
10. Total gross investment income.....	.....157,566,655	.....158,214,597
11. Investment expenses.....		(g).....1,837,724
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g)......51,866
13. Interest expense.....		(h)......0
14. Depreciation on real estate and other invested assets.....		(i)......0
15. Aggregate write-ins for deductions from investment income.....		.....99,425
16. Total deductions (Lines 11 through 15).....		.....1,989,015
17. Net investment income (Line 10 minus Line 16).....		.....156,225,582

DETAILS OF WRITE-INS

0901. Other Income.....	.....270,248	.....270,248
0902. Income on Securities Lending.....	.....261,448	.....261,448
0903. ....	......0	......0
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).....	.....531,696	.....531,696
1501. Other Expenses.....		.....99,425
1502. ....		......0
1503. ....		......0
1598. Summary of remaining write-ins for Line 15 from overflow page.....		......0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		.....99,425

- (a) Includes \$.....1,942,157 accrual of discount less \$.....3,310,432 amortization of premium and less \$.....493,536 paid for accrued interest on purchases.
- (b) Includes \$......0 accrual of discount less \$......0 amortization of premium and less \$......0 paid for accrued dividends on purchases.
- (c) Includes \$......0 accrual of discount less \$......0 amortization of premium and less \$......0 paid for accrued interest on purchases.
- (d) Includes \$......0 for company's occupancy of its own buildings; and excludes \$......0 interest on encumbrances.
- (e) Includes \$......0 accrual of discount less \$......0 amortization of premium and less \$......0 paid for accrued interest on purchases.
- (f) Includes \$......0 accrual of discount less \$......0 amortization of premium.
- (g) Includes \$......0 investment expenses and \$......0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$......0 interest on surplus notes and \$......0 interest on capital notes.
- (i) Includes \$......0 depreciation on real estate and \$......0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....(11,276)	......0	.....(11,276)	......0	......0
1.1 Bonds exempt from U.S. tax.....	......0	......0	......0	......0	......0
1.2 Other bonds (unaffiliated).....	.....3,327,797	.....(2,385,063)	.....942,734	.....(55,781)	......0
1.3 Bonds of affiliates.....	......0	......0	......0	......0	......0
2.1 Preferred stocks (unaffiliated).....	.....8,180	......0	.....8,180	......3	......0
2.11 Preferred stocks of affiliates.....	......0	......0	......0	......0	......0
2.2 Common stocks (unaffiliated).....	......0	......0	......0	.....(2,172)	......0
2.21 Common stocks of affiliates.....	......0	......0	......0	......0	......0
3. Mortgage loans.....	......0	......0	......0	......0	......0
4. Real estate.....	......0	......0	......0	......0	......0
5. Contract loans.....	......0	......0	......0	......0	......0
6. Cash, cash equivalents and short-term investments.....	......0	......0	......0	......0	......0
7. Derivative instruments.....	......0	......0	......0	......0	......0
8. Other invested assets.....	......0	......0	......0	.....(1,650)	......0
9. Aggregate write-ins for capital gains (losses).....	......0	......0	......0	......0	......0
10. Total capital gains (losses).....	.....3,324,701	.....(2,385,063)	.....939,638	.....(59,600)	......0

DETAILS OF WRITE-INS

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

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

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected.....	60,018	0	51,520	0	0	0	0	0	0	8,498	0
2. Deferred and accrued.....	5,664,374	0	5,664,374	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:											
3.1 Direct.....	5,724,392	0	5,715,894	0	0	0	0	0	0	8,498	0
3.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2).....	5,724,392	0	5,715,894	0	0	0	0	0	0	8,498	0
4. Advance.....	40,310	0	25,666	0	0	0	0	0	0	14,644	0
5. Line 3.4 - Line 4.....	5,684,082	0	5,690,228	0	0	0	0	0	0	(6,146)	0
6. Collected during year:											
6.1 Direct.....	37,953,317	0	35,344,663	97,843	0	0	0	0	0	2,510,811	0
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	19,646,511	0	18,529,870	0	0	0	0	0	0	1,116,641	0
6.4 Net.....	18,306,806	0	16,814,793	97,843	0	0	0	0	0	1,394,170	0
7. Line 5 + Line 6.4.....	23,990,888	0	22,505,021	97,843	0	0	0	0	0	1,388,024	0
8. Prior year (uncollected + deferred and accrued - advance).....	6,125,944	0	6,129,032	0	0	0	0	0	0	(3,088)	0
9. First year premiums and considerations:											
9.1 Direct.....	37,511,455	0	34,905,858	97,843	0	0	0	0	0	2,507,754	0
9.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded.....	19,646,511	0	18,529,870	0	0	0	0	0	0	1,116,641	0
9.4 Net (Line 7 - Line 8).....	17,864,944	0	16,375,989	97,843	0	0	0	0	0	1,391,112	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct.....	194,371,370	0	194,371,370	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded.....	87,562,895	0	87,562,895	0	0	0	0	0	0	0	0
10.4 Net.....	106,808,475	0	106,808,475	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected.....	7,410,318	0	7,198,757	0	0	0	0	0	0	211,561	0
12. Deferred and accrued.....	55,015,756	0	55,015,756	0	0	0	0	0	0	0	0
13. Deferred, accrued and uncollected:											
13.1 Direct.....	62,422,814	0	62,214,513	0	0	0	0	0	0	208,301	0
13.2 Reinsurance assumed.....	3,260	0	0	0	0	0	0	0	0	3,260	0
13.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
13.4 Net (Line 11 + Line 12).....	62,426,074	0	62,214,513	0	0	0	0	0	0	211,561	0
14. Advance.....	622,661	0	496,543	0	0	0	0	0	0	126,118	0
15. Line 13.4 - Line 14.....	61,803,413	0	61,717,970	0	0	0	0	0	0	85,443	0
16. Collected during year:											
16.1 Direct.....	350,198,770	0	332,899,125	0	0	0	0	0	0	17,299,645	0
16.2 Reinsurance assumed.....	557,210	0	0	0	0	0	0	0	0	557,210	0
16.3 Reinsurance ceded.....	235,395,184	0	225,578,578	0	0	0	0	0	0	9,816,606	0
16.4 Net.....	115,360,796	0	107,320,547	0	0	0	0	0	0	8,040,249	0
17. Line 15 + Line 16.4.....	177,164,209	0	169,038,517	0	0	0	0	0	0	8,125,692	0
18. Prior year (uncollected + deferred and accrued - advance).....	63,688,363	0	63,653,697	0	0	0	0	0	0	34,666	0
19. Renewal premiums and considerations:											
19.1 Direct.....	348,307,101	0	330,963,398	0	0	0	0	0	0	17,343,703	0
19.2 Reinsurance assumed.....	563,928	0	0	0	0	0	0	0	0	563,928	0
19.3 Reinsurance ceded.....	235,395,184	0	225,578,578	0	0	0	0	0	0	9,816,606	0
19.4 Net (Line 17 - Line 18).....	113,475,846	0	105,384,820	0	0	0	0	0	0	8,091,026	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct.....	580,189,926	0	560,240,626	97,843	0	0	0	0	0	19,851,457	0
20.2 Reinsurance assumed.....	563,928	0	0	0	0	0	0	0	0	563,928	0
20.3 Reinsurance ceded.....	342,604,590	0	331,671,343	0	0	0	0	0	0	10,933,247	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	238,149,265	0	228,569,284	97,843	0	0	0	0	0	9,482,138	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	0	0	0	0	0	0	0	0	0	0	0
22. All other.....	0	0	0	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded.....	6,455,861	0	5,482,255	0	0	0	0	0	0	973,606	0
23.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed.....	6,455,861	0	5,482,255	0	0	0	0	0	0	973,606	0
24. Single:											
24.1 Reinsurance ceded.....	9,357,156	0	9,357,156	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed.....	9,357,156	0	9,357,156	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded.....	23,016,813	0	21,011,410	0	0	0	0	0	0	2,005,403	0
25.2 Reinsurance assumed.....	39,244	0	0	0	0	0	0	0	0	39,244	0
25.3 Net ceded less assumed.....	22,977,569	0	21,011,410	0	0	0	0	0	0	1,966,159	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	38,829,830	0	35,850,821	0	0	0	0	0	0	2,979,009	0
26.2 Reinsurance assumed (Page 6, Line 22).....	39,244	0	0	0	0	0	0	0	0	39,244	0
26.3 Net ceded less assumed.....	38,790,586	0	35,850,821	0	0	0	0	0	0	2,939,765	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single).....	40,764,834	0	38,842,478	820	0	0	0	0	0	1,921,536	0
28. Single.....	0	0	0	0	0	0	0	0	0	0	0
29. Renewal.....	9,382,033	0	8,137,725	2,638	0	0	0	0	0	1,241,670	0
30. Deposit-type contract funds.....	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21).....	50,146,867	0	46,980,203	3,458	0	0	0	0	0	3,163,206	0

OHIO NATIONAL LIFE ASSURANCE CORPORATION
EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6
		1	Accident and Health		4		
			2	3			
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1.	Rent.....	1,874,833	13,599	291,073	0	38,059	2,217,564
2.	Salaries and wages.....	19,944,051	177,802	5,765,108	0	765,568	26,652,529
3.11	Contributions for benefit plans for employees.....	4,839,568	38,321	1,344,262	0	243,318	6,465,469
3.12	Contributions for benefit plans for agents.....	461,006	0	52,645	0	0	513,651
3.21	Payments to employees under non-funded benefit plans.....	0	0	0	0	0	0
3.22	Payments to agents under non-funded benefit plans.....	877,497	0	0	0	14,505	892,002
3.31	Other employee welfare.....	0	8,361	158,599	0	0	166,960
3.32	Other agent welfare.....	0	0	0	0	0	0
4.1	Legal fees and expenses.....	70,161	11,574	2,058	0	11,127	94,920
4.2	Medical examination fees.....	4,302,702	0	235,558	0	0	4,538,260
4.3	Inspection report fees.....	719,474	0	27,722	0	0	747,196
4.4	Fees of public accountants and consulting actuaries.....	4,269,663	3,281	507,679	0	23,136	4,803,759
4.5	Expense of investigation and settlement of policy claims.....	3,473	23,901	15,064	0	0	42,438
5.1	Traveling expenses.....	1,388,677	54,938	405,516	0	24,460	1,873,591
5.2	Advertising.....	330,029	0	28,639	0	0	358,668
5.3	Postage, express, telegraph and telephone.....	919,633	4,739	192,173	0	14,262	1,130,807
5.4	Printing and stationery.....	272,607	941	43,523	0	2,697	319,768
5.5	Cost or depreciation of furniture and equipment.....	244,525	1,113	40,841	0	3,256	289,735
5.6	Rental of equipment.....	129,107	484	22,332	0	1,566	153,489
5.7	Cost or depreciation of EDP equipment and software.....	1,658,647	4,399	333,642	0	161,054	2,157,742
6.1	Books and periodicals.....	723,451	5,204	39,713	0	12,823	781,191
6.2	Bureau and association fees.....	220,870	985	37,031	0	1,578	260,464
6.3	Insurance, except on real estate.....	260,173	386	45,411	0	1,335	307,305
6.4	Miscellaneous losses.....	0	0	0	0	0	0
6.5	Collection and bank service charges.....	81,852	0	8,432	0	12,302	102,586
6.6	Sundry general expenses.....	2,438,389	1,937	95,557	0	7,957	2,543,840
6.7	Group service and administration fees.....	0	0	0	0	0	0
6.8	Reimbursements by uninsured plans.....	0	0	0	0	0	0
7.1	Agency expense allowance.....	1,587,555	0	4,410	0	0	1,591,965
7.2	Agents' balances charged off (less \$.....0 recovered).....	0	0	0	0	0	0
7.3	Agency conferences other than local meetings.....	602,882	0	67,912	0	0	670,794
9.1	Real estate expenses.....	0	0	0	0	0	0
9.2	Investment expenses not included elsewhere.....	0	0	0	0	0	0
9.3	Aggregate write-ins for expenses.....	876,544	0	160,064	0	498,721	1,535,329
10.	General expenses Incurred.....	49,097,369	351,965	9,924,964	0	1,837,724	(a).....61,212,022
11.	General expenses unpaid December 31, prior year.....	1,154,099	6,500	183,704	0	42,817	1,387,120
12.	General expenses unpaid December 31, current year.....	1,030,452	7,387	208,305	0	38,570	1,284,714
13.	Amounts receivable relating to uninsured plans, prior year.....	0	0	0	0	0	0
14.	Amounts receivable relating to uninsured plans, current year.....	0	0	0	0	0	0
15.	General expenses paid during year (Lines 10+11-12-13+14).....	49,221,016	351,078	9,900,363	0	1,841,971	61,314,428
DETAILS OF WRITE-INS							
09.301.	Cafeteria.....	61,327	0	14,155	0	1,338	76,820
09.302.	Correspondence Servicing Participation.....	0	0	0	0	497,383	497,383
09.303.	Agency Development Expense.....	779,656	0	142,240	0	0	921,896
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	35,561	0	3,669	0	0	39,230
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	876,544	0	160,064	0	498,721	1,535,329

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

		Insurance			4	5
		1	2	3	Investment	Total
		Life	Accident and Health	All Other Lines of Business		
1.	Real estate taxes.....	0	0	0	0	0
2.	State insurance department licenses and fees.....	2,212,332	43,196	0	2,864	2,258,392
3.	State taxes on premiums.....	9,969,167	110,389	0	0	10,079,556
4.	Other state taxes, including \$.....0 for employee benefits.....	157,195	20,268	0	827	178,290
5.	U.S. Social Security taxes.....	1,669,584	416,921	0	48,175	2,134,680
6.	All other taxes.....	792	0	0	0	792
7.	Taxes, licenses and fees incurred.....	14,009,070	590,774	0	51,866	14,651,710
8.	Taxes, licenses and fees unpaid December 31, prior year.....	6,327,997	232,690	0	21,108	6,581,795
9.	Taxes, licenses and fees unpaid December 31, current year.....	3,971,416	167,478	0	15,137	4,154,031
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	16,365,651	655,986	0	57,837	17,079,474

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....	0	0
2.	Applied to shorten the endowment or premium-paying period.....	0	0
3.	Applied to provide paid-up additions.....	0	0
4.	Applied to provide paid-up annuities.....	0	0
5.	Total Lines 1 through 4.....	0	0
6.	Paid-in cash.....	0	0
7.	Left on deposit.....	0	0
8.	Aggregate write-ins for dividend or refund options.....	0	0
9.	Total Lines 5 through 8.....	0	0
10.	Amount due and unpaid.....	0	0
11.	Provision for dividends or refunds payable in the following calendar year.....	0	0
12.	Terminal dividends.....	0	0
13.	Provision for deferred dividend contracts.....	0	0
14.	Amount provisionally held for deferred dividend contracts not included in Line 13.....	0	0
15.	Total Lines 10 through 14.....	0	0
16.	Total from prior year.....	0	0
17.	Total dividends or refunds (Lines 9 + 15 - 16).....	0	0
DETAILS OF WRITE-INS			
0801.	.....	0	0
0802.	.....	0	0
0803.	.....	0	0
0898.	Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899.	Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	0	0

Annual Statement for the year 2015 of the

OHIO NATIONAL LIFE ASSURANCE CORPORATION

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. 1970 Group Disability 3.5% Net Level Premium.....	.....885	.....0	.....885	.....0	.....0
0100002. Modern Mortality 4.5% Net Level Premium.....	.....10,520	.....0	.....10,520	.....0	.....0
0100003. 2001 CSO 3% CRVM.....	.....1,144,885,883	.....0	.....1,144,885,883	.....0	.....0
0100004. 2001 CSO 3% XXX.....	.....160,511,418	.....0	.....160,511,418	.....0	.....0
0100005. 2001 CSO 3.5% XXX.....	.....106,870,106	.....0	.....106,870,106	.....0	.....0
0100006. 2001 CSO 4% CRVM.....	.....88,847,196	.....0	.....88,847,196	.....0	.....0
0100007. 2001 CSO 4% XXX.....	.....482,759,122	.....0	.....482,759,122	.....0	.....0
0100008. 58 CSO 2.5% CRVM.....	.....1,769	.....0	.....1,769	.....0	.....0
0100009. 58 CSO 3% CRVM.....	.....13,061	.....0	.....13,061	.....0	.....0
0100010. 58 CSO 3% NLP.....	.....232,757	.....0	.....232,757	.....0	.....0
0100011. 58 CSO 3.5% CRVM.....	.....3,181,896	.....0	.....3,181,896	.....0	.....0
0100012. 58 CSO 3.5% NLP.....	.....1,488,877	.....0	.....1,488,877	.....0	.....0
0100013. 58 CSO 4% CRVM.....	.....77,583,007	.....0	.....77,583,007	.....0	.....0
0100014. 58 CSO 4% NLP.....	.....7,371,494	.....0	.....7,371,494	.....0	.....0
0100015. 58 CSO 4.5% CRVM.....	.....9,932,263	.....0	.....9,932,263	.....0	.....0
0100016. 58 CSO 4.5% NLP.....	.....4,868	.....0	.....4,868	.....0	.....0
0100017. 58 CSO 5.5% NLP.....	.....61,302	.....0	.....61,302	.....0	.....0
0100018. 80 CSO 3% CRVM.....	.....9,092,806	.....0	.....9,092,806	.....0	.....0
0100019. 80 CSO 3.5% NLP.....	.....356	.....0	.....356	.....0	.....0
0100020. 80 CSO 4% CRVM.....	.....2,008,827,418	.....0	.....2,008,827,418	.....0	.....0
0100021. 80 CSO 4% NLP.....	.....323,826,237	.....0	.....323,826,237	.....0	.....0
0100022. 80 CSO 4% XXX.....	.....38,218	.....0	.....38,218	.....0	.....0
0100023. 80 CSO 4.5% CRVM.....	.....22,933,384	.....0	.....22,933,384	.....0	.....0
0100024. 80 CSO 4.5% NLP.....	.....397,511,919	.....0	.....397,511,919	.....0	.....0
0100025. 80 CSO 4.5% XXX.....	.....638,002	.....0	.....638,002	.....0	.....0
0100026. 80 CSO 5% CRVM.....	.....153,186,840	.....0	.....153,186,840	.....0	.....0
0100027. 80 CSO 5% NLP.....	.....8,777	.....0	.....8,777	.....0	.....0
0100028. 80 CSO 5.5% CRVM.....	.....17,698,339	.....0	.....17,698,339	.....0	.....0
0100029. 80 CSO 6% CRVM.....	.....2,846	.....0	.....2,846	.....0	.....0
0100030. Unearned Premium.....	.....145,908	.....0	.....145,908	.....0	.....0
0199997. Totals (Gross).....	.....5,017,667,474	.....0	.....5,017,667,474	.....0	.....0
0199998. Reinsurance ceded.....	.....2,208,926,403	.....0	.....2,208,926,403	.....0	.....0
0199999. Totals (Net).....	.....2,808,741,071	.....0	.....2,808,741,071	.....0	.....0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 4.50% CARVM.....	.....457,791	.....XXX.....	.....457,791	.....XXX.....	.....0
0200002. 4.75% CARVM.....	.....1,550,876	.....XXX.....	.....1,550,876	.....XXX.....	.....0
0200003. 5.00% CARVM.....	.....5,277,080	.....XXX.....	.....5,277,080	.....XXX.....	.....0
0200004. 5.25% CARVM.....	.....3,858,408	.....XXX.....	.....3,858,408	.....XXX.....	.....0
0200005. 5.50% CARVM.....	.....19,764,432	.....XXX.....	.....19,764,432	.....XXX.....	.....0
0200006. 5.75% CARVM.....	.....6,390,050	.....XXX.....	.....6,390,050	.....XXX.....	.....0
0200007. 6.00% CARVM.....	.....985,615	.....XXX.....	.....985,615	.....XXX.....	.....0
0200008. 6.25% CARVM.....	.....2,295,170	.....XXX.....	.....2,295,170	.....XXX.....	.....0
0200009. 6.50% CARVM.....	.....292,137	.....XXX.....	.....292,137	.....XXX.....	.....0
0200010. 6.75% CARVM.....	.....629,751	.....XXX.....	.....629,751	.....XXX.....	.....0
0200011. 7.50% CARVM.....	.....6,923,160	.....XXX.....	.....6,923,160	.....XXX.....	.....0
0200012. 8.00% CARVM.....	.....1,169,235	.....XXX.....	.....1,169,235	.....XXX.....	.....0
0200013. 8.25% CARVM.....	.....611,948	.....XXX.....	.....611,948	.....XXX.....	.....0
0200014. 51 GAM 3.5%.....	.....4,611	.....XXX.....	.....4,611	.....XXX.....	.....0
0200015. 71IAM 7.5%.....	.....6,446,951	.....XXX.....	.....6,446,951	.....XXX.....	.....0
0200016. 83 A 7%.....	.....6,248	.....XXX.....	.....6,248	.....XXX.....	.....0
0200017. 84 A 8.25%.....	.....24,226	.....XXX.....	.....24,226	.....XXX.....	.....0
0200018. A2000 4%.....	.....317,516	.....XXX.....	.....317,516	.....XXX.....	.....0
0200019. A2001 4.25%.....	.....37,196	.....XXX.....	.....37,196	.....XXX.....	.....0
0200020. A2002 4.5%.....	.....10,408	.....XXX.....	.....10,408	.....XXX.....	.....0
0200021. A2003 5.25%.....	.....308,130	.....XXX.....	.....308,130	.....XXX.....	.....0
0200022. A2004 5.5%.....	.....500,669	.....XXX.....	.....500,669	.....XXX.....	.....0
0200023. A2005 6%.....	.....191,721	.....XXX.....	.....191,721	.....XXX.....	.....0
0200024. A2006 6.25%.....	.....65,186	.....XXX.....	.....65,186	.....XXX.....	.....0
0200025. A2007 6.5%.....	.....249,287	.....XXX.....	.....249,287	.....XXX.....	.....0
0200026. A2008 6.75%.....	.....162,830	.....XXX.....	.....162,830	.....XXX.....	.....0
0200027. NONE 4%.....	.....115,124	.....XXX.....	.....115,124	.....XXX.....	.....0
0200028. NONE 4.5%.....	.....5,724	.....XXX.....	.....5,724	.....XXX.....	.....0
0299997. Totals (Gross).....	.....58,651,480	.....XXX.....	.....58,651,480	.....XXX.....	.....0
0299999. Totals (Net).....	.....58,651,480	.....XXX.....	.....58,651,480	.....XXX.....	.....0
Supplementary Contracts with Life Contingencies:					
0300001. 37 STD 3.5%.....	.....2,400	.....0	.....2,400	.....0	.....0
0300002. 49 STD 3.5%.....	.....10,829	.....0	.....10,829	.....0	.....0
0300003. 50 STD 7.5%.....	.....4,396	.....0	.....4,396	.....0	.....0
0300004. 71IAM 7.5%.....	.....187,163	.....0	.....187,163	.....0	.....0
0300005. 83 A 6.25%.....	.....16,755	.....0	.....16,755	.....0	.....0
0300006. 84 A 6.5%.....	.....20,938	.....0	.....20,938	.....0	.....0
0300007. 85 A 6.75%.....	.....102,607	.....0	.....102,607	.....0	.....0

OHIO NATIONAL LIFE ASSURANCE CORPORATION
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0300008. 86 A 7%.....	.....30,316	.....0	.....30,316	.....0	.....0
0300009. 87 A 7.25%.....	.....152,528	.....0	.....152,528	.....0	.....0
0300010. 88 A 8.25%.....	.....19,090	.....0	.....19,090	.....0	.....0
0300011. A2000 6.75%.....	.....20,256	.....0	.....20,256	.....0	.....0
0300012. NONE 4%.....	.....326,591	.....0	.....326,591	.....0	.....0
0399997. Totals (Gross).....	.....893,869	.....0	.....893,869	.....0	.....0
0399999. Totals (Net).....	.....893,869	.....0	.....893,869	.....0	.....0
Accidental Death Benefits:					
0400001. 59 ADB 58 CSO 2.5%.....	.....6,391	.....0	.....6,391	.....0	.....0
0400002. 59 ADB 80 CSO 2.5%.....	.....74,622	.....0	.....74,622	.....0	.....0
0400003. Combined with 1958 CSO @2 1/2%.....	.....1,920	.....0	.....1,920	.....0	.....0
0499997. Totals (Gross).....	.....82,933	.....0	.....82,933	.....0	.....0
0499999. Totals (Net).....	.....82,933	.....0	.....82,933	.....0	.....0
Disability - Active Lives:					
0500001. 1952 Inter-Co. Ben. 5, Per. 2 & 1980 CSO 2 1/2%.....	.....312,652	.....0	.....312,652	.....0	.....0
0500002. 52 DIS B5 01 CSO 2.5.....	.....7,787,977	.....0	.....7,787,977	.....0	.....0
0500003. 52 DIS B5 58 CSO 2.5.....	.....34,999	.....0	.....34,999	.....0	.....0
0500004. 52 DIS B5 80 CSO 2.5.....	.....6,872,296	.....0	.....6,872,296	.....0	.....0
0599997. Totals (Gross).....	.....15,007,924	.....0	.....15,007,924	.....0	.....0
0599998. Reinsurance ceded.....	.....13,571,504	.....0	.....13,571,504	.....0	.....0
0599999. Totals (Net).....	.....1,436,420	.....0	.....1,436,420	.....0	.....0
Disability - Disabled Lives:					
0600001. 1952 Inter-Co. Disability Table 2 1/2%.....	.....10,556,186	.....0	.....10,556,186	.....0	.....0
0699997. Totals (Gross).....	.....10,556,186	.....0	.....10,556,186	.....0	.....0
0699998. Reinsurance ceded.....	.....4,128,927	.....0	.....4,128,927	.....0	.....0
0699999. Totals (Net).....	.....6,427,259	.....0	.....6,427,259	.....0	.....0
Miscellaneous Reserves:					
0700001. UL deficiency reserve.....	.....18,462,918	.....0	.....18,462,918	.....0	.....0
0799997. Totals (Gross).....	.....18,462,918	.....0	.....18,462,918	.....0	.....0
0799999. Totals (Net).....	.....18,462,918	.....0	.....18,462,918	.....0	.....0
9999999. Totals (Net) - Page 3, Line 1.....	.....2,894,695,950	.....0	.....2,894,695,950	.....0	.....0

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non- Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	3,880,341	.0	.0	.0	3,620,455	140,623	119,263	.0	.0
2. Additional contract reserves (a).....	36,877,723	.0	.0	.0	32,584,791	3,351,282	941,650	.0	.0
3. Additional actuarial reserves - Asset/Liability analysis.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Reserve for future contingent benefits.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. Reserve for rate credits.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Totals (Gross).....	40,758,064	.0	.0	.0	36,205,246	3,491,905	1,060,913	.0	.0
8. Reinsurance ceded.....	16,734,255	.0	.0	.0	15,898,891	2,330	833,034	.0	.0
9. Totals (Net).....	24,023,809	.0	.0	.0	20,306,355	3,489,575	227,879	.0	.0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	166,820,268	.0	.0	.0	165,333,980	1,320,558	165,730	.0	.0
11. Additional actuarial reserves - Asset/Liability analysis.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
12. Reserve for future contingent benefits.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
13. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Totals (Gross).....	166,820,268	.0	.0	.0	165,333,980	1,320,558	165,730	.0	.0
15. Reinsurance ceded.....	97,977,868	.0	.0	.0	97,783,999	63,428	130,441	.0	.0
16. Totals (Net).....	68,842,400	.0	.0	.0	67,549,981	1,257,130	35,289	.0	.0
17. TOTALS (Net).....	92,866,209	.0	.0	.0	87,856,336	4,746,705	263,168	.0	.0
18. TABULAR FUND INTEREST.....	4,336,217	.0	.0	.0	4,091,146	230,476	14,595	.0	.0

DETAILS OF WRITE-INS

0601. ....		.0	.0	.0	.0	.0	.0	.0	.0
0602. ....		.0	.0	.0	.0	.0	.0	.0	.0
0603. ....		.0	.0	.0	.0	.0	.0	.0	.0
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. ....		.0	.0	.0	.0	.0	.0	.0	.0
1302. ....		.0	.0	.0	.0	.0	.0	.0	.0
1303. ....		.0	.0	.0	.0	.0	.0	.0	.0
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 + 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.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	3,346,196	0	880,768	1,946,794	0	518,634
2. Deposits received during the year.....	3,399,737	0	503,782	2,895,955	0	0
3. Investment earnings credited to the account.....	(53,510)	0	309,577	(369,201)	0	6,114
4. Other net change in reserves.....	(450,954)	0	(104,344)	18,649	0	(365,259)
5. Fees and other charges assessed.....	0	0	0	0	0	0
6. Surrender charges.....	0	0	0	0	0	0
7. Net surrender or withdrawal payments.....	1,740,901	0	262,449	1,478,452	0	0
8. Other net transfers to or (from) Separate Accounts.....	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	4,500,568	0	1,327,334	3,013,745	0	159,489
10. Reinsurance balance at the beginning of the year.....	0	0	0	0	0	0
11. Net change in reinsurance assumed.....	0	0	0	0	0	0
12. Net change in reinsurance ceded.....	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	0	0	0	0	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	4,500,568	0	1,327,334	3,013,745	0	159,489

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
1.2 Reinsurance assumed.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
1.3 Reinsurance ceded.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
1.4 Net.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	.....1,500,000	.....0	.....1,500,000	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2.12 Reinsurance assumed.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2.13 Reinsurance ceded.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
2.14 Net.....	.....1,500,000	.....0	(b).....1,500,000	(b).....0	.....0	(b).....0	(b).....0	.....0	.....0	.....0	.....0
2.2 Other:											
2.21 Direct.....	.....34,181,781	.....0	.....33,362,957	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....818,824
2.22 Reinsurance assumed.....	.....181,052	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....181,052
2.23 Reinsurance ceded.....	.....27,976,003	.....0	.....27,508,682	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....467,321
2.24 Net.....	.....6,386,830	.....0	(b).....5,854,275	(b).....0	.....0	(b).....0	(b).....0	.....0	(b).....0	(b).....0	(b).....532,555
3. Incurred but unreported:											
3.1 Direct.....	.....3,598,342	.....0	.....3,492,521	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....105,821
3.2 Reinsurance assumed.....	.....1,701	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....1,701
3.3 Reinsurance ceded.....	.....2,211,558	.....0	.....2,138,539	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....73,019
3.4 Net.....	.....1,388,485	.....0	(b).....1,353,982	(b).....0	.....0	(b).....0	(b).....0	.....0	(b).....0	(b).....0	(b).....34,503
4. Totals:											
4.1 Direct.....	.....39,280,123	.....0	.....38,355,478	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....924,645
4.2 Reinsurance assumed.....	.....182,753	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....182,753
4.3 Reinsurance ceded.....	.....30,187,561	.....0	.....29,647,221	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....540,340
4.4 Net.....	.....9,275,315	(a).....0	(a).....8,708,257	.....0	.....0	.....0	(a).....0	.....0	.....0	.....0	.....567,058

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

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

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	257,711,806	.....0	231,904,898	4,194,876	145,429	.....0	.....0	.....0	.....0	.....0	21,466,603
1.2 Reinsurance assumed.....	1,280,396	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	1,280,396
1.3 Reinsurance ceded.....	190,616,332	.....0	175,650,229	.....0	.....0	.....0	.....0	.....0	.....0	.....0	14,966,103
1.4 Net..... (d)	68,375,870	.....0	56,254,669	4,194,876	145,429	.....0	.....0	.....0	.....0	.....0	7,780,896
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	39,280,123	.....0	38,355,478	.....0	.....0	.....0	.....0	.....0	.....0	.....0	924,645
2.2 Reinsurance assumed.....	182,753	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	182,753
2.3 Reinsurance ceded.....	30,187,561	.....0	29,647,221	.....0	.....0	.....0	.....0	.....0	.....0	.....0	540,340
2.4 Net.....	9,275,315	.....0	8,708,257	.....0	.....0	.....0	.....0	.....0	.....0	.....0	567,058
3. Amounts recoverable from reinsurers Dec. 31, current year.....	8,153,392	.....0	3,881,651	.....0	.....0	.....0	.....0	.....0	.....0	.....0	4,271,741
4. Liability December 31, prior year:											
4.1 Direct.....	28,721,261	.....0	27,581,786	.....0	.....0	.....0	.....0	.....0	.....0	.....0	1,139,475
4.2 Reinsurance assumed.....	111,875	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	111,875
4.3 Reinsurance ceded.....	20,339,566	.....0	19,688,317	.....0	.....0	.....0	.....0	.....0	.....0	.....0	651,249
4.4 Net.....	8,493,570	.....0	7,893,469	.....0	.....0	.....0	.....0	.....0	.....0	.....0	600,101
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	10,879,196	.....0	4,311,695	.....0	.....0	.....0	.....0	.....0	.....0	.....0	6,567,501
6. Incurred benefits:											
6.1 Direct.....	268,270,668	.....0	242,678,590	4,194,876	145,429	.....0	.....0	.....0	.....0	.....0	21,251,773
6.2 Reinsurance assumed.....	1,351,274	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	1,351,274
6.3 Reinsurance ceded.....	197,738,523	.....0	185,179,089	.....0	.....0	.....0	.....0	.....0	.....0	.....0	12,559,434
6.4 Net.....	71,883,419	.....0	57,499,501	4,194,876	145,429	.....0	.....0	.....0	.....0	.....0	10,043,613

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....15,580 in Line 1.1, \$.....15,580 in Line 1.4, \$.....15,580 in Line 6.1 and \$.....15,580 in line 6.4.

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

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

OHIO NATIONAL LIFE ASSURANCE CORPORATION
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	.....0	.....0	.....0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....	.....0	.....0	.....0
2.2 Common stocks.....	.....0	.....0	.....0
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).....	.....0	.....0	.....0
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).....	.....0	.....0	.....0
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.....	.....58,505,073	.....52,604,570	.....(5,900,503)
19. Guaranty funds receivable or on deposit.....	.....0	.....0	.....0
20. Electronic data processing equipment and software.....	.....0	.....0	.....0
21. Furniture and equipment, including health care delivery assets.....	.....0	.....0	.....0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	.....0	.....0	.....0
23. Receivables from parent, subsidiaries and affiliates.....	.....0	.....0	.....0
24. Health care and other amounts receivable.....	.....0	.....0	.....0
25. Aggregate write-ins for other than invested assets.....	.....0	.....0	.....0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	.....58,505,073	.....52,604,570	.....(5,900,503)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.....0	.....0	.....0
28. TOTALS (Lines 26 and 27).....	.....58,505,073	.....52,604,570	.....(5,900,503)

DETAILS OF WRITE-INS			
1101. ....	.....0	.....0	.....0
1102. ....	.....0	.....0	.....0
1103. ....	.....0	.....0	.....0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.....0	.....0	.....0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.....0	.....0	.....0
2501. ....	.....0	.....0	.....0
2502. ....	.....0	.....0	.....0
2503. ....	.....0	.....0	.....0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.....0	.....0	.....0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	.....0	.....0	.....0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Ohio National Life Assurance Corporation (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department.

The Ohio Insurance 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, for determining its solvency under the Ohio Insurance Law. 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.

At December 31, 2015 and 2014 there were no permitted practices.

	State of Domicile	December 31, 2015	December 31, 2014
Net Income			
(1) Net (Loss) Income	OH	\$ 20,834,289	18,102,649
(2) State prescribed practices: NONE		-	-
(3) State permitted practices: NONE		-	-
(4) Net Income, NAIC SAP		<u>\$ 20,834,289</u>	<u>18,102,649</u>
Surplus			
(5) Statutory capital and surplus	OH	\$ 281,507,615	296,020,189
(6) State prescribed practices: NONE		-	-
(7) State permitted practices: NONE		-	-
(8) Statutory capital and surplus, NAIC SAP		<u>\$ 281,507,615</u>	<u>296,020,189</u>

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue 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 cost such as sales commissions, are charged to operations as incurred.

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 amortized cost using the modified scientific method.
- (3) Common stocks are stated at market.
- (4) Preferred stocks rated NAIC 1-3 are stated at cost. Preferred stocks rated NAIC 4-6 are stated at the lower of cost or market value, in accordance with the guidance provided in SSAP No. 32.
- (5) Conventional Mortgage loans on real estate are stated at unpaid principal balances less unaccrued discount, not to exceed 80% of appraised value. Mortgage loans on real estate insured and guaranteed by U.S. Agencies are stated at unpaid principal balances less unaccrued discount.
- (6) Loan-backed securities are stated at amortized cost. The retrospective adjustment methodology is used for asset-backed, CMO, and Mortgage-backed securities.
- (7) The Company does not have subsidiaries or controlled and affiliated companies.
- (8) The Company has minor interest in joint ventures. The Company carries these interests based on the underlying audited GAAP equity of the investee.
- (9) The Company does not invest in derivatives.
- (10) The Company does not utilize the anticipated investment income as a factor in premium deficiency calculation.
- (11) Liabilities for losses for individual accident and health policies.
 - (a) Individual Disability Income policies represent more than 100% of the policies and about 100% of the liabilities. Claim Reserves are calculated using the 1985 Commissioner's Individual Disability Table C or the 1971 modification of the 1964 Commissioner's Disability Table with various interest rates depending on the year of claim.
 - (b) An additional liability is established for any scheduled claim payments that are due but not yet paid as of the statement date.
 - (c) Incurred but not reported reserves are estimated by applying factors to the total amount of monthly income in-force.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Pharmaceutical Rebates Receivable – Not applicable

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Corrections of Errors

The Company's December 31, 2015 financial statements reflect a prior period adjustment relating to the recording of universal life reserves. As of December 31, 2014, these reserves were overstated by \$1,673,372. As a result, surplus was understated by \$1,087,692. The events contributing to the reinsurance premiums and reserves overstatements impact surplus as follows:

Increase in aggregate reserves for life and accident and health contracts (P4, L19, C1)	1,673,372
Federal and foreign incomes taxes incurred (P4,L32,C1)	(585,680)
Increase in surplus (P4, L53, C1)	<u>\$ 1,087,692</u>

The Company's December 31, 2015 financial statements reflect a prior period adjustment relating to the recording of disability insurance reserves. As of December 31, 2014, these reserves were overstated by \$846,164. As a result, surplus was understated by \$550,007. The events contributing to reserves overstatement impact surplus as follows:

Increase in aggregate reserves for life and accident and health contracts (P4, L19, C1)	846,164
Federal and foreign incomes taxes incurred (P4,L32,C1)	(296,157)
Increase in surplus (P4, L53, C1)	<u>\$ 550,007</u>

The Company's December 31, 2015 financial statements reflect a prior period adjustment relating to the recording of reinsurance premiums and reserves with an affiliate. As of December 31, 2014, these reinsurance premiums were overstated by \$86,377 and the reinsurance reserves were understated by \$6,385,596. As a result, surplus was understated by \$4,094,492. The events contributing to the reinsurance premiums and reserves overstatements impact surplus as follows:

Premiums and annuity considerations for life and accident and health contracts (P4, L1, C1)	\$ (86,377)
Increase in aggregate reserves for life and accident and health contracts (P4, L19, C1)	6,385,596
Federal and foreign incomes taxes incurred (P4,L32,C1)	(2,204,727)
Increase in surplus (P4, L53, C1)	<u>\$ 4,094,492</u>

The Company's December 31, 2014 financial statements reflect a prior period adjustment relating to a review of policy, procedures and calculations in the determination of reserves and other actuarial data. As a result, reserves were understated by \$2,131,139 as of December 31, 2013. The events contributing to the adjustment impact surplus as follows:

Increase in aggregate reserves for life and accident and health contracts (P4, L19, C1)	\$ (3,278,676)
Federal and foreign incomes taxes incurred (P4,L32,C1)	(1,147,537)
Decrease in surplus (P4, L53, C1)	<u>\$ (2,131,139)</u>

The Company's December 31, 2014 financial statements reflect a prior period adjustment relating to the recording of reserves for disability insurance in the December 31, 2013 financial statements. The reserves were understated at December 31, 2013, resulting in overstating surplus as of December 31, 2013 by \$328,097. The events contributing to the adjustment impact surplus as follows:

Increase in aggregate reserves for life and accident and health contracts (P4, L19, C1)	\$ 504,764
Federal and foreign income taxes incurred (P4, L32, C1)	176,667
Increase in surplus (P4, L53, C1)	<u>\$ 328,097</u>

3. Business Combinations and Goodwill

- A. Statutory Purchase Method – Not Applicable
- B. Statutory Merger – Not Applicable
- C. Assumption Reinsurance – Not Applicable
- D. Impairment Loss – Not Applicable

4. Discontinued Operations – NONE

5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans

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

Farm loans N/A
Residential loans N/A
Commercial mortgages 3.64% to 5.00%

NOTES TO FINANCIAL STATEMENTS

(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 75%.

(3) Assessments

	Current Year	Prior Year
Taxes, assessments and any amounts advanced and not included in the mortgage loan total	\$ -	\$ -

(4) Age Analysis of Mortgage Loans

	Residential			Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
(a) Current Year							
1. Recorded Investment (All)							
a. Current	\$ -	\$ -	\$ -	\$ -	\$ 383,523,479	\$ -	\$ 383,523,479
b. 30-59 Days Past Due	-	-	-	-	-	-	-
c. 60-89 Days Past Due	-	-	-	-	-	-	-
d. 89-179 Days Past Due	-	-	-	-	-	-	-
e. 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Number of Loans	-	-	-	-	-	-	-
c. Percent Reduced	-	-	-	-	-	-	-
(b) Prior Year							
1. Recorded Investment (All)							
a. Current	\$ -	\$ -	\$ -	\$ -	\$ 378,230,220	\$ -	\$ 378,230,220
b. 30-59 Days Past Due	-	-	-	-	-	-	-
c. 60-89 Days Past Due	-	-	-	-	-	-	-
d. 89-179 Days Past Due	-	-	-	-	-	-	-
e. 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Number of Loans	-	-	-	-	-	-	-
c. Percent Reduced	-	-	-	-	-	-	-

(5) Investment in Impaired Loans With or Without Allowances or Credit Losses - NONE

(6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting – NONE

(7) Allowance for Credit Losses – NONE

(8) Mortgage Loans Derecognized as a Result of Foreclosure - 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 for mortgage-backed/loan-backed and structured securities were obtained from broker dealer survey values or internal estimates.

(2) Recognized OTTI - NONE

(3) The following table represents each security that recognized other-than-temporary impairment due to the fact that the present value of the cash flows expected to be collected were less than the amortized cost basis of the securities:

CUSIP	Book/Adj Carry Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flow s	Recognized Other-than-temporary Impairment in Current Period	Amortized Cost After Other-than-temporary Impairment	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
21075WBF1	123,321	118,043	5,278	118,043	118,044	3/31/2015
21075WBF1	61,661	59,022	2,639	59,022	59,022	3/31/2015
126694CV8	348,702	323,957	24,745	323,957	347,764	6/30/2015
03072SP90	1,879,725	1,823,276	56,449	1,823,276	1,873,647	6/30/2015
74927DAL0	1,472,820	1,407,579	65,241	1,407,579	1,468,357	6/30/2015
94984FAV1	1,504,598	1,379,760	124,838	1,379,760	1,496,313	6/30/2015
52520MAE3	1,189,906	1,167,618	22,288	1,167,618	1,189,404	9/30/2015
12669GC82	773,249	717,312	55,937	717,312	747,190	12/31/2015
52520MAG8	2,126,401	2,072,220	54,181	2,072,220	2,124,150	12/31/2015
Total	\$ 9,480,383	\$ 9,068,787	\$ 411,596	\$ 9,068,787	\$ 9,423,891	

NOTES TO FINANCIAL STATEMENTS

(4) All impaired securities (fair value is less than cost or amortized cost) for which a 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):

(a) The aggregate amount of unrealized losses

(1)	Less than 12 Months	\$	3,660,882
(2)	12 Months or Longer	\$	1,157,123

(b) The aggregate related fair value of securities with unrealized losses

(1)	Less than 12 Months	\$	188,764,121
(2)	12 Months or Longer	\$	30,993,372

(5) Cash flow modeling was performed on all of these securities using current and expected market based assumptions which showed that the investor will receive cash flow the percent of value of which is equal to the adjusted statement value. Therefore, any impairment is considered not other-than-temporary.

E. Repurchase Agreements and/or Securities Lending Transactions

(1) For Securities Lending Agreements, the Company requires a minimum of 102% and 105% of the fair value of the domestic and foreign securities' loaned at the outset of the contract as collateral. If at any time the fair value of collateral declines to less than 102% and 105% of the domestic and foreign securities purchase price, the counterparty is obligated to provide additional collateral to bring the total collateral held by the Company to at least 102% and 105% of the securities' purchase price.

(2) The Company has not pledged any of its assets as collateral.

(3) Collateral Received

(a) Aggregate Amount of Cash Collateral Received

(1) Repurchase Agreement – None

(2) Securities Lending

	Fair Value
(a) Open	\$ 65,582,865
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater than 90 days	-
(f) Sub-Total	65,582,865
(g) Securities Received	-
(h) Total Collateral Received	\$ 65,582,865

(3) Dollar Repurchase Agreement – None

(b) The aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral is \$65,582,865.

(c) Cash collateral received from borrowers on the loaned securities is remitted to US Bank for investment in accordance with the Company's Reinvestment guidelines. Cash collateral, if any, is reinvestment in short-term investments.

(4) N/A

(5) Collateral Reinvestment

(a) Aggregate Amount of Cash Collateral Reinvested

(1) Repurchase Agreement – None

(2) Securities Lending

	(1) Amortized Cost	(2) Fair Value
(a) Open	\$ 65,582,865	\$ 65,582,865
(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) Sub-Total	65,582,865	65,582,865
(l) Securities Received	-	-
(m) Total Collateral Reinvested	\$ 65,582,865	\$ 65,582,865

(3) Dollar Repurchase Agreement – NONE

(6) Cash flow modeling was performed on all of these securities using current and expected market based assumptions, which showed that the investor will receive cash flow the percent of value of which is equal to the adjusted statement value. Therefore, any impairment is considered not other than temporary.

NOTES TO FINANCIAL STATEMENTS

(7) N/A

F. Real Estate – NONE

G. Investments in low-income housing tax credits (LIHTC) – NONE

H. Restricted Assets

(1)

(1)

		Gross Restricted							Percentage		
		Current Year					6	7	8	9	10
		1	2	3	4	5					
			G/A Supportin g S/A Restricted Assets	Total Separate Account Restricted Assets	S/A Assets Supportin g G/A Activity						
Restricted Asset Category	Total General Account		(a)		(b)	Total	Total From Prior Year	Increase/ (Decrease)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for w hich liability is not show n	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
b. Collateral held under security lending arrangements	63,829,425	-	-	-	-	63,829,425	89,229,261	(25,399,836)	63,829,425	1.71%	1.73%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-		
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-		
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-		
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-		
g. Placed under option contract	-	-	-	-	-	-	-	-	-		
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-		
i. FHLB capital stock											
j. On deposit w ith state	3,232,851	-	-	-	-	3,232,851	3,478,038	(245,187)	3,232,851	0.09%	0.09%
k. On deposit w ith other regulatory bodies	-	-	-	-	-	-	-	-	-		
l. Pledged as collateral to FHLB (including assets backing funding agreements)											
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-		
n. Other restricted assets	-	-	-	-	-	-	-	-	-		
o. Total restricted assets	\$ 67,062,276	\$ -	\$ -	\$ -	\$ -	\$ 67,062,276	\$ 92,707,299	\$(25,645,023)	\$ 67,062,276	1.79%	1.82%

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories - NONE

(3) Detail of Other Restricted Assets – NONE

I. Working Capital Finance Investments (WCFI) – NONE

J. Offsetting and Netting of Assets and Liabilities – NONE

K. Structured Notes - NONE

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceeded 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. Investment Income

- A. Due and accrued income was excluded from investment income on the following basis:

(1) Bonds - where collection of interest is uncertain, are placed on non-accrual status.

(2) Due and accrued income was excluded from surplus on the following basis: all investment income due and accrued on bonds in default as to principal and interest.
- B. The total amount excluded: NONE

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments – NONE

9. Income Taxes

A. The components of the net deferred asset/ (liability) at December 31, 2015 and December 31, 2014 are as follows:

1.

		12/31/2015		
		(1)	(2)	(3)
		Ordinary	Capital	(Col 1+2) Total
(a)	Gross Deferred Tax Assets	\$ 156,453,482	\$ 5,406,386	\$ 161,859,868
(b)	Statutory Valuation Allowance Adjustment	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	156,453,482	5,406,386	161,859,868
(d)	Deferred Tax Assets Nonadmitted	58,505,073	-	58,505,073
(e)	Subtotal Net Deferred Tax Assets (1c - 1d)	97,948,409	5,406,386	103,354,795
(f)	Deferred Tax Liabilities	50,772,781	1,775,773	52,548,554
(g)	Net Admitted Deferred Tax Assets/(Net Deferred Liability) (1e-1f)	\$ 47,175,628	\$ 3,630,613	\$ 50,806,241

		12/31/2014		
		(1)	(2)	(3)
		Ordinary	Capital	(Col 1+2) Total
(a)	Gross Deferred Tax Assets	\$ 155,630,593	\$ 1,212,047	\$ 156,842,640
(b)	Statutory Valuation Allowance Adjustment	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	155,630,593	1,212,047	156,842,640
(d)	Deferred Tax Assets Nonadmitted	52,604,570	-	52,604,570
(e)	Subtotal Net Deferred Tax Assets (1c - 1d)	103,026,023	1,212,047	104,238,070
(f)	Deferred Tax Liabilities	49,415,747	-	49,415,747
(g)	Net Admitted Deferred Tax Assets/(Net Deferred Liability) (1e-1f)	\$ 53,610,276	\$ 1,212,047	\$ 54,822,323

		Change		
		(7)	(8)	(9)
		(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a)	Gross Deferred Tax Assets	\$ 822,889	\$ 4,194,339	\$ 5,017,228
(b)	Statutory Valuation Allowance Adjustment	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	822,889	4,194,339	5,017,228
(d)	Deferred Tax Assets Nonadmitted	5,900,503	-	5,900,503
(e)	Subtotal Net Deferred Tax Assets (1c - 1d)	(5,077,614)	4,194,339	(883,275)
(f)	Deferred Tax Liabilities	1,357,034	1,775,773	3,132,807
(g)	Net Admitted Deferred Tax Assets/(Net Deferred Liability) (1e-1f)	\$ (6,434,648)	\$ 2,418,566	\$ (4,016,082)

NOTES TO FINANCIAL STATEMENTS

2.

12/31/2015		
(1)	(2)	(3)
Ordinary	Capital	(Col 1+2) Total

Admission Calculation Components - SSAP 101

(a)	Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 32,053,960	\$ 5,267,286	\$ 37,321,246
(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)	13,484,995	-	13,484,995
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Follow ing the Balance Sheet Date	13,484,995	-	13,484,995
2.	Adjusted Gross Deferred Tax Assets Allow ed per Limitation Threshold	XXX	XXX	34,605,206
(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	52,409,454	139,100	52,548,554
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101			
	Total (2(a)+2(b)+(2c)	\$ 97,948,409	\$ 5,406,386	\$ 103,354,795

NOTES TO FINANCIAL STATEMENTS

12/31/2014		
(4)	(5)	(6)
Ordinary	Capital	(Col 4+5) Total

Admission Calculation Components - SSAP 101

(a)	Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 35,638,135	\$ 1,212,047	\$ 36,850,182
(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)	17,972,141	-	17,972,141
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Follow ing the Balance Sheet Date	17,972,141	-	17,972,141
2.	Adjusted Gross Deferred Tax Assets Allow ed per Limitation Threshold	XXX	XXX	36,179,680
(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	49,415,747	-	49,415,747
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101			
	Total (2(a)+2(b)+(2c)	\$ 103,026,023	\$ 1,212,047	\$ 104,238,070

NOTES TO FINANCIAL STATEMENTS

Change		
(4)	(5)	(6)
Ordinary	Capital	(Col 4+5) Total

Admission Calculation Components - SSAP 101

(a)	Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ (3,584,175)	\$ 4,055,239	\$ 471,064
(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)	(4,487,146)	-	(4,487,146)
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Follow ing the Balance Sheet Date	(4,487,146)	-	(4,487,146)
2.	Adjusted Gross Deferred Tax Assets Allow ed per Limitation Threshold	XXX	XXX	(1,574,474)
(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	2,993,707	139,100	3,132,807
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101 Total (2(a)+2(b)+(2c)	\$ (5,077,614)	\$ 4,194,339	\$ (883,275)

3.

Impact of Tax Planning Strategies		2015	2014
(a)	Ratio Percentage Used To Determine Recovery Period and Threshold Limitation Amount	779%	742%
(b)	Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 above	260,496,407	241,197,867

NOTES TO FINANCIAL STATEMENTS

4.

12/31/2015		
(1)	(2)	(3)
Ordinary Percent	Capital Percent	(Col 1+2) Total Percent

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)	\$	156,453,482	\$	5,406,386	\$	161,859,868
2 Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies		0%		0%		0%
3 Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$	97,948,409	\$	5,406,386	\$	103,354,795
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of taxes planning strategies		0%		1%		1%

12/31/2014		
(4)	(5)	(6)
Ordinary Percent	Capital Percent	(Col 1+2) Total Percent

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)	\$	155,630,593	\$	1,212,047	\$	156,842,640
2 Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies		0%		1%		1%
3 Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$	103,026,023	\$	1,212,047	\$	104,238,070
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of taxes planning strategies		0%		1%		1%

Change		
(7)	(8)	(9)
(Col 1-4) Ordinary Percent	(Col 2-5) Capital Percent	(Col 7-8) Total Percent

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)	\$	822,889	\$	4,194,339	\$	5,017,228
2 Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies		0%		-1%		-1%
3 Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$	(5,077,614)	\$	4,194,339	\$	(883,275)
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of taxes planning strategies		0%		0%		0%

(b) Does the Company's tax-planning strategies include the use of reinsurance? Yes___ No_X

B. Unrecognized deferred tax liabilities

- (1) There are no temporary differences for which deferred tax liabilities are not recognized.
- (2) N/A
- (3) N/A
- (4) N/A

NOTES TO FINANCIAL STATEMENTS

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

		(1)	(2)	(3)
		12/31/2015	12/31/2014	(Col 1-2) Change
(1)	Current Income Tax			
(a)	Federal	\$ 6,831,490	\$ 16,000,622	\$ (9,169,132)
(b)	Foreign	-	-	-
(c)	Subtotal	6,831,490	16,000,622	(9,169,132)
(d)	Federal Income tax on net capital gains	124,655	8,799,024	(8,674,369)
(e)	Utilization of capital loss carry-forwards	-	-	-
(f)	Other	(3,142,662)	1,062,566	(4,205,228)
(g)	Federal and foreign income taxes incurred	<u>\$ 3,813,483</u>	<u>\$ 25,862,212</u>	<u>\$ (22,048,729)</u>
(2)	Deferred Tax Assets:			
(a)	Ordinary			
(1)	Discounting of unpaid losses	\$ -	\$ -	\$ -
(2)	Unearned premium reserve	769,256	901,677	(132,421)
(3)	Policyholder reserves	99,665,314	91,539,793	8,125,521
(4)	Investments	-	8,069,821	(8,069,821)
(5)	Deferred acquisition costs	54,761,459	52,530,620	2,230,839
(6)	Policyholder dividends accrual	-	-	-
(7)	Fixed assets	-	-	-
(8)	Compensation and benefits accrual	-	-	-
(9)	Pension accrual	-	-	-
(10)	Receivables - nonadmitted	-	-	-
(11)	Net operating loss carry-forward	-	-	-
(12)	Tax credit carry-forward	-	-	-
(13)	Other (including items<5% of total ordinary tax assets)	1,257,453	2,588,682	(1,331,229)
(99)	Subtotal	<u>156,453,482</u>	<u>155,630,593</u>	<u>822,889</u>
(b)	Statutory valuation allowance adjustment	-	-	-
(c)	Nonadmitted	<u>58,505,073</u>	<u>52,604,570</u>	<u>5,900,503</u>
(d)	Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	97,948,409	103,026,023	(5,077,614)
(e)	Capital:			
(1)	Investments	5,406,386	1,212,047	4,194,339
(2)	Net capital loss carry-forward	-	-	-
(3)	Real Estate	-	-	-
(4)	Other (including items<5% of total capital tax assets)	-	-	-
(99)	Subtotal	<u>5,406,386</u>	<u>1,212,047</u>	<u>4,194,339</u>
(f)	Statutory valuation allowances adjustment	-	-	-
(g)	Nonadmitted	<u>-</u>	<u>-</u>	<u>-</u>
(h)	Admitted capital deferred tax assets (2e99 - 2f - 2g)	5,406,386	1,212,047	4,194,339
(i)	Admitted deferred tax assets (2d + 2h)	<u>103,354,795</u>	<u>104,238,070</u>	<u>(883,275)</u>
(3)	Deferred Tax Liabilities:			
(a)	Ordinary			
(1)	Investments	-	1,841,644	(1,841,644)
(2)	Fixed assets	-	-	-
(3)	Deferred and uncollected premium	46,462,639	46,698,350	(235,711)
(4)	Policyholder reserves	-	-	-
(5)	Section 807(f) Adjustment	3,638,481	-	3,638,481
(6)	Other (including items<5% of total capital tax liabilities)	671,661	875,753	(204,092)
(99)	Subtotal	<u>50,772,781</u>	<u>49,415,747</u>	<u>1,357,034</u>
(b)	Capital:			
(1)	Investments	-	-	-
(2)	Real Estate	1,775,773	-	1,775,773
(3)	Other (including items<5% of total capital tax liabilities)	-	-	-
(99)	Subtotal	<u>1,775,773</u>	<u>-</u>	<u>1,775,773</u>
(c)	Deferred tax liabilities (3a99 + 3b99)	<u>52,548,554</u>	<u>49,415,747</u>	<u>3,132,807</u>
(4)	Net deferred tax assets/liabilities (2i - 3c)	<u>\$ 50,806,241</u>	<u>\$ 54,822,323</u>	<u>\$ (4,016,082)</u>

NOTES TO FINANCIAL STATEMENTS

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

	December 31, 2015	Effective Tax Rate
(1) Income before taxes	\$ 9,187,762	35.00%
(2) Surplus Adjustment for Reinsurance	(2,899,743)	-11.05%
(3) IMR	(999,091)	-3.81%
(4) Cost Allocation	(2,601,045)	-9.91%
(5) Other	(738,539)	-2.81%
(6) Totals	\$ 1,949,344	7.43%

Federal and foreign taxes incurred	\$ 3,688,828
Realized capital gains (losses) tax	124,655
Change in net deferred income taxes	(1,864,139)
Total current statutory income taxes	\$ 1,949,344

E. (1) The Company has no net operating loss carryforwards or capital loss carryforwards in 2015 and 2014. .

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

2015 (current year)	\$ 3,917,148
2014 (current year-1)	27,913,334
2013 (current year-2)	9,336,178
	<u>\$ 41,166,660</u>

(3) The aggregate amount of deposits reported as admitted assets under Section 6603 of the Internal Revenue Service (IRS) Code was zero as of December 31, 2015.

F. (1) The Company's federal income tax return is consolidated with the following entities:

Ohio National Life Insurance Company, National Security Life and Annuity Company, Kenwood Re. Inc., Montgomery Re, Inc., and Sycamore Re, LTD. as part of the life/non-life consolidated return of the common parent, Ohio National Mutual Holdings, Inc.

(2) The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocations are based upon separate return calculations with current credit for net losses. Intercompany tax balances are settled quarterly.

G. (1) Federal or Foreign Income Tax Loss Contingencies:

The Company has no tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting

10. Information Concerning Parent, Subsidiaries and Affiliates

- A. The Company participates in reinsurance transactions with its parent, The Ohio National Life Insurance Company (ONLIC), disclosed in Part G. The Company also has a shared services agreement with ONLIC, disclosed in Part F.
- B. & C. During 2015 and 2014, the Company paid dividends to its parent, The Ohio National Life Insurance Company (ONLIC), totaling \$29,000,000 and \$31,000,000, respectively.
- D. The Company had a receivable from parent, subsidiaries and affiliates of \$69,862,168 and \$53,776,308, as of December 31, 2015 and December 31, 2014, respectively. The Company had a payable to parent, subsidiaries and affiliates of \$6,320,000 and \$0 as of December 31, 2015 and 2014, respectively. The terms of settlement require those amounts to be settled within 30 days.
- E. The Company does not have guarantees or undertakings for the benefit of an affiliate, which results in a material contingent exposure of the Company's assets and liabilities
- F. The Company has an agreement to receive services for personnel, EDP equipment, and supplies from ONLI. This agreement was approved by the Ohio Department of Insurance. The terms call for a cash settlement at least quarterly. The Company had a payable of \$5,943,000 to ONLI as of December 31, 2015 and a receivable of \$2,064,000 from ONLI as of December 31, 2014. Charges for all services totaled \$66,248,000 and \$55,727,000 for the years ended 2015 and 2014, respectively.

The Company is a party to an agreement with Ohio National Mutual Holdings, Inc. ("ONMH") and most of its direct and indirect subsidiaries whereby ONLI shall maintain a common checking account. It is ONLI's duty to maintain sufficient funds to meet the reasonable needs of each party on demand. ONLI must account for the balances of each party daily. Such funds are deemed to be held in escrow by ONLI for the other parties (e.g. the Company). Settlement is made daily for each party's needs from or to the common account. It is ONLI's duty to invest excess funds in an interest bearing account and/or short term highly liquid investments. ONLI will credit interest monthly at the average interest earned for positive cash balances during the period or charge interest on any negative balances. Interest credited for years ended December 31, 2015 and 2014 was \$98,251 and \$164,102, respectively. The parties agree to indemnify one another for any losses of any nature relating to a party's breach of its duties under the terms of the agreement. At December 31, 2015 and 2014, the Company had \$68,665,721 and \$50,611,086, respectively, in the common account agreement. This amount was included in total assets, Page 2, Line 23.

G. The Company is a wholly owned subsidiary of ONLIC.

Effective December 31, 2015, the Company entered into a 100% coinsurance reinsurance agreement with Camargo Re Captive, Inc. (CMGO), an affiliate that covers policies issued in 2015.

Effective September 1, 2014, the Company amended its existing 80% coinsurance reinsurance agreement on bank owned life insurance (BOLI) with Ohio National Life Insurance Company (ONLIC), its parent. The amended agreement states the coinsurance reinsurance agreement will now be for 50%.

H., I., J., K., L., M., & N. The Company does not own any subsidiaries, controlled entities, or affiliates that exceed 10% of admitted assets.

NOTES TO FINANCIAL STATEMENTS

11. Debt

- A. As of December 31, 2015 and 2014, the Company has access to \$170,000,000 and \$150,000,000 automatic revolving credit facilities. The automatic revolving credit facilities were not utilized in 2015 or 2014. As of December 31, 2015 and 2014, the Company's outstanding credit draw was \$0. Total interest and fees paid in 2015 and 2014 was \$0.
- B. Other Debt – NONE

12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans

The Company uses the personnel of its parent and has no deferred compensation or retirement plans.

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

- (1) The Company has 10,000 shares authorized, 3,200 shares issued, and 3,200 outstanding. All shares are Class A shares with a \$3,000 per share par value.
- (2) The Company has no preferred stock outstanding.
- (3) The payment of dividends by the Company to ONLI, is limited by Ohio insurance Laws. The maximum dividend that may be paid without prior approval of the Director of Insurance is limited to the greater of statutory gain from operations of the preceding calendar year or 10% of statutory earned surplus as of the preceding December 31. Therefore, the maximum dividend that may be paid in 2016 without prior approval is approximately \$28,150,762.
- (4) Ordinary dividends in the amount of \$29,000,000 and \$31,000,000 were paid by the Company in 2015 and 2014, respectively.
- (5) Within the limitation of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- (6) The Company has no restrictions on unassigned surplus funds.
- (7) The Company has no mutual surplus advances.
- (8) The Company held no stock for special purposes.
- (9) There are no special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$40,410.
- (11) The Company does not have surplus notes.
- (12) The Company has not restated surplus due to a quasi-reorganization.
- (13) The Company did not have a quasi-reorganization.

14. Contingencies

- A. Contingent Commitments
 - (1) The Company has committed to fund mortgage loans in the amount of \$2,300,000 and bonds in the amount of \$4,000,000 and has no other material contingent commitments.
 - (2) NONE
 - (3) NONE
- B. Assessments
 - (1) On December 31, 2015 the Company received notification of the insolvency of CoOpportunity Health and SeeChange Health Insurance Company. It is expected that the insolvencies will result in a guaranty fund assessment against the company of approximately \$8,000. \$1,462 has been charged to operations in the current period.
 - (2)

(a) Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ 2,502,153
(b) Decreases current year:	
Premium tax offset applied	126,220
Decrease in accrued fund assessments	456,899
(c) Increases current year:	
Increase in accrued fund assessments	-
(d) Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	<u>\$ 1,919,034</u>
- C. Gain Contingencies – NONE
- D. Claims Related to Extra-contractual Obligation and Bad Faith Losses Stemming from Lawsuits – NONE
- E. Joint and Several Liabilities - NONE
- F. All Other Contingencies

The Company has no assets that it considers to be impaired.

15. Leases - NONE

NOTES TO FINANCIAL STATEMENTS

16. Information about Financial Instruments with Off-balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

The Company is a party to financial instruments with off balance sheet risk in the normal course of business through management of its investment portfolio. The Company had outstanding commitments to fund mortgage loans and bonds of \$6,300,000 and \$9,000,000 as of December 31, 2015 and 2014, respectively. These commitments involve, in varying degrees, elements of credit and market risk in excess of amounts recognized in the statutory financial statements. The credit risk of all financial instruments, whether on or off balance sheet, is controlled through credit approvals, limits, and monitoring procedures.

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

- A. Transfer of Receivables Reported as Sales - NONE
- B. Transfer and Servicing of Financial Assets - NONE
- C. Wash Sales – NONE

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

- A. ASO Plans - NONE
- B. ASC Plans - NONE
- C. Medicare or Similarly Structured Cost Based Reimbursement Contract – NONE

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

The Company has no premiums written/produced by managing general agents/third party administrators.

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2015 are as follows:

(1) Description for each class of asset or liability	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
a. Assets at fair value				
Cash	\$ (11,865,113)	\$ -	\$ -	\$ (11,865,113)
Securities lending collateral	-	65,582,865	-	65,582,865
Perpetual Preferred stock				
Industrial and Misc.	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Perpetual Preferred Stocks	-	-	-	-
Bonds				
U.S. Governments	-	566,440	-	-
Industrial and Misc	-	-	-	-
Hybrid Securities	-	-	-	-
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Bonds	-	566,440	-	-
Common Stock				
Industrial and Misc	-	1,479	-	1,479
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Common Stocks	-	1,479	-	1,479
Derivative assets				
Interest rate contracts	-	-	-	-
Equity put options	-	-	-	-
Credit contracts	-	-	-	-
Futures contracts	-	-	-	-
Commodity forward contracts	-	-	-	-
Total Derivatives	-	-	-	-
Separate account assets	248,777,027	-	-	248,777,027
Total assets at fair value	\$ 236,911,914	\$ 66,150,784	\$ -	\$ 302,496,258
b. Liabilities at fair value				
Derivative liabilities	\$ -	\$ -	\$ -	\$ -
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -

(2) Fair Value Measurements in (Level 3) of Fair Value Hierarchy – NONE

- B. Other Fair Value disclosures – NONE

NOTES TO FINANCIAL STATEMENTS

C. Fair Values for all Financial Instruments

(1) Type of Financial Instrument	(2) Aggregate Fair Value	(3) Admitted Assets	(4) Level 1	(5) Level 2	(6) Level 3	(7) Not Practicable (Carry Value)
Cash	(11,865,113)	(11,865,113)	(11,865,113)	-	-	-
Bonds	2,661,125,229	2,573,285,158	3,697,168	2,637,370,388	20,057,673	-
Common stock non-affiliate	1,479	1,479	-	1,479	-	-
Preferred stock	16,681,680	16,106,000	-	16,681,680	-	-
Mortgage loans	395,248,070	383,523,479	-	-	395,248,070	-

D. Not Practicable to Estimate Fair Values - NONE

21. Other Items

- A. Extraordinary Items - NONE
- B. Troubled Debt Restructuring – NONE
- C. Other Disclosures

The table below provides additional detail and information regarding our annuity withdrawal characteristics which are briefly presented in note 32.

	Amount	Ceded	Net	% of Total
Statement of Annuity Withdrawal Characteristics				
A. Subject to discretionary withdrawal				
-with adjustment				
(1) -with market value adjustment	\$ -	\$ -	\$ -	0.0%
(2) -at book value less surrender charge				
Surrender charge >=9%	-	-	-	0.0%
Surrender charge >=8% but <9%	-	-	-	0.0%
Surrender charge >=7% but <8%	-	-	-	0.0%
Surrender charge >=6% but <7%	-	-	-	0.0%
Surrender charge >=5% but <6%	-	-	-	0.0%
(3) At fair value**	-	-	-	0.0%
(4) Total with adjustment or at market value	-	-	-	0.0%
(5) Subject to discretionary withdrawal-without adjustment at book value (minimal or no charge)				
Surrender charge >=4% but <5%	-	-	-	0.0%
Surrender charge >=3% but <4%	-	-	-	0.0%
Surrender charge >=2% but <3%	380,296	-	380,296	0.6%
Surrender charge >=1% but <2%	24,167	-	24,167	0.0%
Surrender charge >=0%	49,960,679	-	49,960,679	78.0%
Total at book value	50,365,142	-	50,365,142	78.6%
B. Not subject to discretionary withdrawal	13,680,775	-	13,680,775	21.4%
C. Total annuity actuarial reserves and deposit fund liabilities (gross)	64,045,917			
D Less: reinsurance		-		
E. Total annuity actuarial reserves and deposit fund liabilities (net)*			64,045,917	100.0%
* Reconciliation of total annuity actuarial reserves and deposit fund liabilities				
F. Statutory Statement Values				
(1) Exhibit 5, Annuities Section, Totals (net)	58,651,480	-	58,651,480	
(2) Exhibit 5, Supplementary Contracts, Totals (net)	893,869	-	893,869	
(3) Exhibit of Deposit Type Contracts Column 1, Line 14	4,500,568	-	4,500,568	
(4) Subtotal	64,045,917	-	64,045,917	
Separate Accounts Annual Statement				
(5) Exhibit 3, Line 0299999, Column 2	-	-	-	
(6) Exhibit 3, Line 0399999, Column 2	-	-	-	
(7) Policyholder Coupon & Div. Accum.	-	-	-	
(8) Policyholder Premiums	-	-	-	
(9) Guaranteed Interest Contracts	-	-	-	
(10) Other contract deposit funds	-	-	-	
(11) Subtotal	-	-	-	
(12) Combined Total	\$ 64,045,917	\$ -	\$ 64,045,917	

** Includes \$0 of individual and group variable deferred Annuity held in Separate Accounts that are surrenderable at market value less a surrender charge.

NOTES TO FINANCIAL STATEMENTS

General Interrogatory 24.3

The Company participates in an indemnified securities lending program administered by US Bank in which certain securities are made available for lending. Cash collateral received from borrowers on the loaned securities is remitted to US Bank for investment in accordance with the Company's Reinvestment guidelines. As of December 31, 2015, the Company had \$63,829,425 on loan and \$65,582,865 in collateral.

D. Business Interruption Insurance Recoveries – NONE

E. State Transferable and Non-transferable Tax Credits

(1) Carrying value of transferable and non-transferable state tax credits gross of any related tax liabilities and total unused transferable state tax credits by state tax credits by state and in total.

(1)	(2)	(3)	(4)
Description of State Transferable and Non-transferable Tax Credits	State	Carrying Value	Unused Amount
Premium Tax Credits Guaranty Funds	CO	\$ 16,622	\$ 16,622
Premium Tax Credits Guaranty Funds	CT	1,100	1,100
Premium Tax Credits Guaranty Funds	DE	16	16
Premium Tax Credits Guaranty Funds	DC	33	33
Premium Tax Credits Guaranty Funds	FL	2,267	2,267
Premium Tax Credits Guaranty Funds	GA	2,105	2,105
Premium Tax Credits Guaranty Funds	ID	20	20
Premium Tax Credits Guaranty Funds	IN	6,684	6,684
Premium Tax Credits Guaranty Funds	IA	27,254	27,254
Premium Tax Credits Guaranty Funds	KS	26,978	26,978
Premium Tax Credits Guaranty Funds	KY	29,157	29,157
Premium Tax Credits Guaranty Funds	MA	149	149
Premium Tax Credits Guaranty Funds	MO	76,330	76,330
Premium Tax Credits Guaranty Funds	NE	2,752	2,752
Premium Tax Credits Guaranty Funds	NJ	54	54
Premium Tax Credits Guaranty Funds	NC	7,581	7,581
Premium Tax Credits Guaranty Funds	OH	604	604
Premium Tax Credits Guaranty Funds	OK	8,206	8,206
Premium Tax Credits Guaranty Funds	OR	55	55
Premium Tax Credits Guaranty Funds	PA	9,178	9,178
Premium Tax Credits Guaranty Funds	RI	7	7
Premium Tax Credits Guaranty Funds	SC	79	79
Premium Tax Credits Guaranty Funds	SD	510	510
Premium Tax Credits Guaranty Funds	TX	63,835	63,835
Premium Tax Credits Guaranty Funds	UT	157	157
Premium Tax Credits Guaranty Funds	VT	524	524
Premium Tax Credits Guaranty Funds	VA	1,573	1,573
Premium Tax Credits Guaranty Funds	WA	2,214	2,214
Premium Tax Credits Guaranty Funds	WI	172	172
Premium Tax Credits Guaranty Funds	WY	370	370
Total		\$ 286,586	\$ 286,586

(2) Method of Estimating Utilization of Remaining Transferable and Non-transferable State Tax Credits

The Company has \$64,935 of transferable state tax credits on December 31, 2015. The Company estimated the utilization of its remaining non-transferable state tax credits by projecting future premium tax liabilities based on current premiums, credits and tax rates in future years and comparing the projected tax liabilities against the remaining non-transferable state tax credits.

(3) Impairment Loss

The Company does not have any impairment losses related to the write down of non-transferable state tax credits.

(4) State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$ 64,935	\$ -
b. Non-transferable	\$ 221,651	\$ -

NOTES TO FINANCIAL STATEMENTS

F. Subprime Mortgage Related Risk Exposure

- (1) The Company has investments in residential mortgage-backed securities whose underlying collateral includes a significant component of subprime mortgage exposure. Subprime mortgage pools include mortgage loans that have characteristics such as high loan-to-value ratios on the underlying loans, borrowers with low credit ratings (FICO scores), loans with limited documentation of the borrowers' income, assets or debt, loans with monthly payments that start with low monthly payments based on a fixed introductory rate that expires after a short initial period and then adjusts significantly higher thereafter, and loans that are interest-only or negative amortization loans.

The exposure to subprime mortgage securities is monitored on a periodic basis with regard to market price versus book value, changes in credit ratings and changes in underlying credit support. The Company's exposure to subprime risk has been mitigated by limiting overall exposure to this asset class, and by having a portfolio that is composed primarily of older-vintage, senior tranches of subprime residential mortgage-backed securities.

Management utilized external vendor prices to determine fair value of the securities with significant subprime mortgage exposure. If at some point external vendor prices are not available, broker quotations will be used to determine fair value.

- (2) The Company had no direct exposure through investments in subprime mortgage loans.
- (3) Direct exposure through other investments.

	1	2	3	4
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 15,380,846	\$ 15,557,118	\$ 15,965,128	\$ 129,607
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs*	-	-	-	-
f. Other assets	-	-	-	-
g. Total	<u>\$ 15,380,846</u>	<u>\$ 15,557,118</u>	<u>\$ 15,965,128</u>	<u>\$ 129,607</u>

* The Company does not have any subsidiary companies.

- (4) The Company had no underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Retained Assets – NONE

22. Events Subsequent – NONE

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) If yes, give full details.

- (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) which 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) If yes, give full details.

Section 2 - Ceded Reinsurance Report - Part A

- (1) Does the Company have any reinsurance agreements in effect under which the insurer 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 company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company 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 reduction of liability, for these agreements in this statement?
- \$ _____

NOTES TO FINANCIAL STATEMENTS

(2) Does the Company 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 which, 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) If yes, give full details.

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 which were in force or which had existing reserves established by the Company as of the effective date of the agreement?

Yes () No (X)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0

- B. Uncollectible Reinsurance
- The Company has not written off any reinsurance balances in the current year.
- C. Commutation of Reinsurance Reflected in Income and Expenses.
- The Company has not reported in its operations in the current year any commutation of reinsurance with other companies.
- D. Certified Reinsurer Downgraded or Status Subject to Revocation
- The Company has no reinsurance agreements with certified reinsurers.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination – NONE

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves and Loss Adjustment Expenses as of December 31, 2014 were \$69,429,400. As of December 31, 2015, \$ 8,116,207 has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves and Loss Adjustment Expenses remaining for prior years are now \$62,949,653. The decrease is generally the result of the natural progression of a block of disability income claims and the increase or decrease in original estimates as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements - NONE

27. Structured Settlements – NONE

28. Health Care Receivables – NONE

29. Participating Policies – NONE

30. Premium Deficiency Reserves – NONE

31. Reserves for Life Contracts and Deposit-type Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premiums beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) On current issues, reserves on substandard policies are standard mortality table reserves plus one-half the annual charge for extra mortality during the premium paying period.
- (3) As of December 31, 2015, the Company had \$122,935,565,812 of Individual Life 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.
- (4) The tabular interest, tabular less actual reserve released and tabular cost, have all been determined from the basic data for the calculation of policy reserves and the actual reserves released.

a. Tabular Interest: Involving Life Contingencies

For deferred annuities we use the interest that is credited to the account value.

For immediate pay-out annuities (on a seriatim basis) the valuation interest rate is applied to the beginning reserve. For new contracts, interest from the date of issue to the valuation date is calculated using an effective interest rate calculation. Interest is subtracted for interest on each benefit payment from its effective date to the valuation date.

b. Tabular Cost, and Tabular less Actual Reserves Released have been determined by formula as specified in the instructions given T-A+I and I.

NOTES TO FINANCIAL STATEMENTS

- (5) Tabular interest on funds not involving life contingencies:
- a. For the determination of tabular interest on funds not involving life contingencies, Lines 1 and 8, Page 7, excepting column 7, are obtained by inventory on a case by case basis using the appropriate valuation interest rate. The difference between Lines 1 and 8 is adjusted for increases or decreases in Lines 2, 4, 5, 6, & 7. The remaining amount is entered on Page 7, Line 3. Column 7 for this line is obtained by inventory on a case by case basis.
 - b. Tabular interest on immediate cases not involving life contingencies is calculated by applying (on a seriatim basis) the valuation interest rate to the beginning reserve and for new contracts we calculate interest from the date of issue to the valuation date using an effective interest rate calculation. We subtract interest for each benefit payment from its effective date to the valuation date.
- (6) Details for other reserve changes: NONE

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

	(1)	(2a)	(2b)	(3)	(4)
	General Account	Separate Account w ith Guarantees	Separate Account Non-guaranteed	Total	% of Total
A. Subject to discretionary w ithdraw al:					
(1) With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
(2) At book value less current surrender charge of 5% or more	-	-	-	-	0.0%
(3) At fair value **	-	-	-	-	0.0%
(4) Total w ith market value adjustment or at fair value	-	-	-	-	0.0%
(5) At book value w ithout adjustment (minimal or no charge or adjustment)	50,365,142	-	-	50,365,142	78.6%
B. Not subject to discretionary w ithdraw al:	13,680,775	-	-	13,680,775	21.4%
C. Total (gross direct + assumed)	64,045,917	-	-	64,045,917	100.0%
D. Reinsurance ceded	-	-	-	-	
E. Total	\$ 64,045,917	\$ -	\$ -	\$ 64,045,917	

F. Statutory Statement Values

(1) Exhibit 5, Annuities Section, Totals (net)	\$ 58,651,480
(2) Exhibit 5, Supplementary Contracts, Totals (net)	893,869
(3) Exhibit of Deposit Type Con, Column 1, Line 14	4,500,568
(4) Subtotal	64,045,917

Separate Accounts Annual Statement

(5) Exhibit 3, Line 0299999, Column 2	-
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder Coupon & Div Accum	-
(8) Policyholder Premiums	-
(9) Guaranteed Interest Contracts	-
(10) Other contract deposit funds	-
(11) Subtotal	-
(12) Combined Total	\$ 64,045,917

** Includes \$0 of individual and group variable deferred Annuity held in Separate Accounts that are surrenderable at market value less a surrender charge.

33. Premium and Annuity Considerations Deferred and Uncollected

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

	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary New Business	5,711,002	7,116,714
(3) Ordinary renew al	62,219,405	125,853,740
(4) Credit Life	-	-
(5) Group Life	-	-
(6) Group Annuity	-	-
(7) Totals	\$ 67,930,407	\$ 132,970,454

NOTES TO FINANCIAL STATEMENTS

34. Separate Accounts

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 the current reporting year, the Company reported assets and liabilities from the following products lines/transactions into a separate account:

Variable Universal Life

In accordance with the state of Ohio procedures on approving items within the separate account, the separate account classification of the products are supported by the Ohio statute 3907.15.

- (2) In accordance with the products/transactions recorded within the separate account, some assets are considered legally insulated whereas others are not legally insulated from the general ledger account. (The legal insulation of the separate account assets prevents from being generally available to satisfy claims resulting from the general account.)

As of December 31, 2015 and 2014, the Company separate account statement included legally insulated assets of \$248,777,027 and \$271,568,009, respectively.

The assets legally insulated from the general account as of December 31, 2015 are attributed to the following products:

Products	Legally Insulated Assets	S/A Assets (Not Legally Insulated)
Variable Universal Life	\$ 248,777,027	\$ -
Totals	\$ 248,777,027	\$ -

- (3) In accordance with the products/transactions recorded within the separate account, some separate account liabilities are guaranteed by the general account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guarantees provided, if the investment proceeds are insufficient to the rate of return guaranteed for the product, if the investment proceeds are insufficient to cover the rate to return guaranteed for the product, the policyholder proceeds will be remitted by the general account.)

As of December 31, 2015, the general account of the Company had a maximum guarantee for separate account liabilities of \$0.

To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five (5) years:

(a) 2015	\$ 72,769
(b) 2014	77,279
(c) 2013	78,347
(d) 2012	85,270
(e) 2011	95,998

As of December 31, 2015, the general account of the Company had paid \$0 towards separate account guarantees.

- (4) The Company does not engage in securities lending transactions within the separate account.

B. General Nature and Characteristics of Separate Accounts Business

	(1) Indexed	(2) Nonindexed Guarantee less than/equal to 4%	(3) Nonindexed Guarantee More than 4%	(4) Nonguaranteed Separate Accounts	(5) Total
(1) Premiums, considerations or deposits for year ended 12/31/2014	\$ -	\$ -	\$ -	\$ 13,989,503	\$ 13,989,503
Reserves at 12/31/2014					
(2) For accounts with assets at:					
a. Fair Value	\$ -	\$ -	\$ -	\$ 237,516,665	\$ 237,516,665
b. Amorized cost	\$ -	\$ -	\$ -	\$ 6,714,962	\$ 6,714,962
c. Total reserves*	\$ -	\$ -	\$ -	\$ 244,231,627	\$ 244,231,627
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
b. With MV adjustment	\$ -	\$ -	\$ -	\$ -	\$ -
c. At book value without MV adjustment and with current surrender charge of 5% or more	\$ -	\$ -	\$ -	\$ -	\$ -
d. At fair Value	\$ -	\$ -	\$ -	\$ 244,231,627	\$ 244,231,627
e. At book value without MV adjustment and with current surrender charge of less than 5%	\$ -	\$ -	\$ -	\$ -	\$ -
f. Subtotal	\$ -	\$ -	\$ -	\$ 244,231,627	\$ 244,231,627
g. Not subject to discretionary withdrawal	\$ -	\$ -	\$ -	\$ -	\$ -
h. Total	\$ -	\$ -	\$ -	\$ 244,231,627	\$ 244,231,627

* Line 2 (c) should equal Line 3(h)

- (4) Reserves for Asset Default Risk in Lieu of AVR

NOTES TO FINANCIAL STATEMENTS

C. Reconciliation of Net Transfers to or (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)	\$	14,000,146
b. Transfers from Separate Accounts (Page 4, Line 10)	\$	(29,622,058)
c. Net transfers to (from) Separate Accounts (a) - (b)	\$	(15,621,912)
(2) Reconciling Adjustments		
a. Policyholder charges	\$	11,751,806
b. Other net	\$	(1,063,841)
(3) Transfers as reported in the Summary of Operations of the Life Accident & Health Annual Statement (1c)+(2)=(Page 4, Line26)		
	\$	<u>(4,933,947)</u>

35. Loss / Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2015 and December 31, 2014 was \$1,388,190 and \$1,373,126, respectively.

The company incurred \$144,185 and paid \$159,249 of claim adjustment expenses in the current year, of which \$142,709 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 does not have any provision for salvage or subrogation.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

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

Yes [X] No []

1.2

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

Yes [X] 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 [X]

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.

12/31/2010

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.

12/31/2010

3.3

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

03/01/2012

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 [X]

3.6

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

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

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 [X]

4.12

renewals?

Yes [] No [X]

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 [X]

4.22

renewals?

Yes [] No [X]

5.1

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

Yes [] No [X]

5.2

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

1	2	3
Name of Entity	NAIC Company Code	State of Domicile
	0	

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 [X]

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 [X]

7.2

If yes,

7.21

State the percentage of foreign control

0.000%

7.22

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

1	2
Nationality	Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board?

Yes [] No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [X] No []

8.4

If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
Ohio National Equities, Inc.	Cincinnati, OH				YES
The O.N. Equity Sales Co.	Cincinnati, OH				YES

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG - 191 West Nationwide Blvd., Suite 500, Columbus, OH 43215

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 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:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Kush Vijay Kotecha - Vice President & Corporate Actuary - One Financial Way - Cincinnati, Ohio 45242
- 12.1

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

Yes [☐] No [☒ X]
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved

0
- 12.13

Total book/adjusted carrying value

\$0
- 12.2

If yes, provide explanation
13.

FOR UNITED STATES 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).
- 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
0			0

BOARD OF DIRECTORS

16.

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

Yes [☒ 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 or is likely to 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

\$0
- 20.12

To stockholders not officers

\$0
- 20.13

Trustees, supreme or grand (Fraternal only)

\$0
- 20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21

To directors or other officers

\$0
- 20.22

To stockholders not officers

\$0
- 20.23

Trustees, supreme or grand (Fraternal only)

\$0
- 21.1

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

Yes [☐] No [☒ X]
- 21.2

If yes, state the amount thereof at December 31 of the current year:
- 21.21

Rented from others

\$0
- 21.22

Borrowed from others

\$0
- 21.23

Leased from others

\$0
- 21.24

Other

\$0
- 22.1

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

Yes [☐] No [☒ X]
- 22.2

If answer is yes:
- 22.21

Amount paid as losses or risk adjustment

\$0
- 22.22

Amount paid as expenses

\$0
- 22.23

Other amounts paid

\$0
- 23.1

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

Yes [☒ X] No [☐]
- 23.2

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

\$69,862,168

INVESTMENT

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

24.01

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

Yes [X] No []

24.02

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

24.03

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

24.04

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

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

24.05

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

\$ 65,582,865

24.06

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

\$ 0

24.07

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

Yes [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 []

24.10

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

24.101

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

\$ 65,582,865

24.102

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

\$ 65,582,865

24.103

Total payable for securities lending reported on the liability page:

\$ 65,582,865

25.1

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

Yes [X] No []

25.2

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

25.21

Subject to repurchase agreements

\$ 0

25.22

Subject to reverse repurchase agreements

\$ 0

25.23

Subject to dollar repurchase agreements

\$ 0

25.24

Subject to reverse dollar repurchase agreements

\$ 0

25.25

Placed under option agreements

\$ 0

25.26

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

\$ 0

25.27

FHLB Capital Stock

\$ 0

25.28

On deposit with states

\$ 3,232,851

25.29

On deposit with other regulatory bodies

\$ 0

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$ 0

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$ 0

25.32

Other

\$ 0

25.3

For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$ 0

26.1

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

Yes [] No [X]

26.2

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

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

27.1

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

Yes [] No [X]

27.2

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

\$ 0

28.

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

Yes [X] No []

28.01

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

1 Name of Custodian(s)	2 Custodian Address
US BANK NA	P.O. Box 2504, Schilitz Park, Suite 300, Milwaukee, WI 53201

28.02

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

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

28.03

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

Yes [] No [X]

28.04

If yes, give full and complete information relating thereto:

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

28.05

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

1 Central Registration Depository	2 Name(s)	3 Address

29.1

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

Yes [] No [X]

29.2

If yes, complete the following schedule:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		0
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 Holdings	4 Date of Valuation
		0	

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	2,573,285,158	2,661,125,229	87,840,071
30.2	Preferred Stocks	16,106,000	16,681,680	575,680
30.3	Totals	2,589,391,158	2,677,806,909	88,415,751

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

Merrill Lynch bond pricing through HUB Data, Bloomberg, and US Bancorp were used to obtain fair market value for public issues. Private issues were priced using a matrix program based on quality spread over the final December 31, 2010 Treasury Bond rates.

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

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

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

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

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 60,200

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
	\$ 0

34.1 Amount of payments for legal expenses, if any? \$ 375,624

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
	\$ 0

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

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

1 Name	2 Amount Paid
	\$ 0

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.

\$

0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

0

1.3

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2 above).

\$

0

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

0

1.62

Total incurred claims

\$

0

1.63

Number of covered lives

\$

0

All years prior to most current three years:

1.64

Total premium earned

\$

0

1.65

Total incurred claims

\$

0

1.66

Number of covered lives

\$

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

0

1.72

Total incurred claims

\$

0

1.73

Number of covered lives

\$

0

All years prior to most current three years:

1.74

Total premium earned

\$

0

1.75

Total incurred claims

\$

0

1.76

Number of covered lives

\$

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

\$

0

\$

0

2.2

Premium Denominator

\$

238,149,263

\$

281,208,643

2.3

Premium Ratio (2.1/2.2)

\$

0.000

\$

0.000

2.4

Reserve Numerator

\$

4,447,399

\$

4,273,328

2.5

Reserve Denominator

\$

2,978,374,555

\$

2,828,089,286

2.6

Reserve Ratio (2.4/2.5)

\$

0.149

\$

0.151

3.1

Does the 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?

\$

0

3.4

State the authority under which Separate Accounts are maintained:

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)?"

\$

0

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

\$

66,248,000

4.22

Received

\$

0

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [☐]

No [☒ X]

5.2

If yes, what amount pertaining to these items is included in:

5.21

Page 3, Line 1

\$

0

5.22

Page 4, Line 1

\$

0

6.

For stock reporting entities only:

6.1

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

\$

97,576,291

7.

Total dividends paid stockholders since organization of the reporting entity:

21

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

7.11	Cash	\$	245,217,500
7.12	Stock	\$	0

8.1

Does the company reinsure any Workers’ Compensation Carve-Out business defined as:

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.

Yes [☐] No [☒]

8.2

If yes, has the reporting entity completed the *Workers’ Compensation Carve-Out Supplement* to the Annual Statement?

Yes [☐] No [☐]

8.3

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

	1		2		3
	Reinsurance		Reinsurance		Net
	Assumed		Ceded		Retained
8.31	Earned premium	\$	0	\$	0
8.32	Paid claims	\$	0	\$	0
8.33	Claim liability and reserve (beginning of year)	\$	0	\$	0
8.34	Claim liability and reserve (end of year)	\$	0	\$	0
8.35	Incurred claims	\$	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	\$ 0	\$ 0
8.42	\$25,000 — 99,999	\$ 0	\$ 0
8.43	\$100,000 — 249,999	\$ 0	\$ 0
8.44	\$250,000 — 999,999	\$ 0	\$ 0
8.45	\$1,000,000 or more	\$ 0	\$ 0

8.5

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

\$

0

9.1

Does the company have variable annuities with guaranteed benefits?

Yes [☐] No [☒]

9.2

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

Type		3	4	5	6	7	8	9
1	2	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Guaranteed Death Benefit	Guaranteed Living Benefit							
				0	0			0

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:

\$

0

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
P&C Insurance Company and Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)
	\$ 0

11.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

11.2

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

\$

0

11.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

11.4

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

\$

0

12.1

Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?

Yes [☐] No [☒] N/A [☐]

12.2

If the answer to 12.1 is yes, please provide the following:

1	2	3	4	Assets Supporting Reserve Credit		
Company Name	NAIC Company Code	Domiciliary Jurisdiction	Reserve Credit	5 Letters of Credit	6 Trust Agreements	7 Other
	0		0	0	0	0

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 Premiums Written	\$	560,240,626
13.2	Total Incurred Claims	\$	242,678,590
13.3	Number of Covered Lives		266,869

*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)

OHIO NATIONAL LIFE ASSURANCE CORPORATION
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).....	22,660,305	19,743,731	18,918,177	18,009,302	16,896,640
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	130,818,687	128,095,244	121,558,675	115,429,507	109,778,525
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).....	0	0	0	0	0
5. Industrial (Line 21, Col. 2).....	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....	0	0	0	0	0
7. Total (Line 21, Col. 10).....	153,478,992	147,838,975	140,476,852	133,438,809	126,675,165
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	1,198,628	1,522,888	1,531,456	1,681,677	1,314,171
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	13,399,289	15,251,541	14,199,707	13,916,566	12,547,263
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).....	14,597,917	16,774,429	15,731,163	15,598,243	13,861,434
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....	0	0	0	0	0
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	228,569,284	216,954,869	273,382,744	207,906,192	200,194,064
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	97,843	100,816	244,139	182,399	506,084
16. Credit life (group and individual) (Line 20.4, Col. 5).....	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6).....	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7).....	0	0	0	0	0
18.1 A&H - group (Line 20.4, Col. 8).....	0	0	0	0	0
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....	0	0	0	0	0
18.3 A&H - other (Line 20.4, Col. 10).....	9,482,138	64,152,956	4,978,819	4,983,628	5,200,769
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....	0	0	0	0	0
20. Total.....	238,149,265	281,208,641	278,605,702	213,072,219	205,900,917
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)...	3,439,749,919	3,334,243,627	3,133,966,469	3,079,715,571	2,948,720,030
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	3,158,242,301	3,038,223,433	2,817,190,341	2,762,316,063	2,616,314,206
23. Aggregate life reserves (Page 3, Line 1).....	2,894,695,947	2,738,554,701	2,594,629,494	2,489,466,052	2,374,495,166
24. Aggregate A&H reserves (Page 3, Line 2).....	92,866,211	97,556,955	44,325,380	45,184,424	46,805,515
25. Deposit-type contract funds (Page 3, Line 3).....	4,500,569	3,346,196	1,130,558	1,233,939	953,238
26. Asset valuation reserve (Page 3, Line 24.01).....	29,795,032	30,076,641	25,773,165	20,258,113	13,820,924
27. Capital (Page 3, Lines 29 & 30).....	9,600,005	9,600,005	9,600,005	9,600,005	9,600,005
28. Surplus (Page 3, Line 37).....	271,907,610	286,420,185	307,176,123	307,799,505	322,805,822
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	155,767,043	201,454,950	145,320,889	147,203,595	(13,100,249)
Risk-Based Capital Analysis					
30. Total adjusted capital.....	311,302,647	326,096,831	342,549,293	337,657,623	346,226,748
31. Authorized control level risk-based capital.....	33,450,708	32,484,799	30,117,932	31,625,926	29,625,507
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).....	82.2	80.9	79.7	79.2	77.6
33. Stocks (Lines 2.1 and 2.2).....	0.5	0.6	0.4	0.2	0.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	12.3	12.4	13.8	14.5	15.5
35. Real estate (Line 4.1, 4.2 and 4.3).....	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5).....	(0.4)	(0.2)	(0.2)	(0.3)	(0.3)
37. Contract loans (Line 6).....	3.3	3.3	3.4	3.3	3.3
38. Derivatives (Line 7).....	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8).....	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9).....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10).....	2.1	3.1	2.8	3.1	3.8
42. Aggregate write-ins for invested assets (Line 11).....	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

OHIO NATIONAL LIFE ASSURANCE CORPORATION
FIVE-YEAR HISTORICAL DATA

(continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....	0	0	0	0	0
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....	0	0	0	0	0
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated.....	0	0	0	0	0
50. Total of above Lines 44 to 49.....	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above.....	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	58,505,073	52,604,570	43,164,049	44,935,258	40,800,684
53. Total admitted assets (Page 2, Line 28, Col. 3).....	3,688,526,946	3,605,811,636	3,408,148,155	3,315,253,786	3,172,481,922
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	156,225,582	153,884,884	153,757,188	150,963,450	153,838,330
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(787,995)	(6,839,409)	5,681,643	(851,288)	(2,468,915)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	(39,318)	(6,776)	(55,357)	738,818	1,272,820
57. Total of above Lines 54, 55 and 56.....	155,398,269	147,038,699	159,383,474	150,850,980	152,642,235
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	129,454,165	138,821,329	128,695,108	136,053,419	130,093,407
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	10,043,613	8,621,749	2,906,537	2,952,222	3,234,285
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	167,709,082	146,222,927	264,315,226	160,866,301	170,439,563
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....	(3,844,580)	53,736,339	(859,043)	(1,621,091)	(895,520)
62. Dividends to policyholders (Line 30, Col 1).....	0	0	0	0	0
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 100.00.....	29.7	18.8	14.6	22.5	(6.8)
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 100.00.....	5.8	6.2	6.1	6.5	5.5
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	60.0	96.9	42.9	37.1	44.3
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....	3.7	0.4	3.1	7.9	3.5
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	113.8	13.1	72.3	64.3	9.3
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	0	0	0	0	0
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	0	0	0	0	0
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	72,130,599	72,413,783	22,060,100	22,351,319	22,871,064
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	68,656,378	21,017,573	21,285,211	21,297,009	22,315,342
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....	0	0	0	0	0
73. Ordinary - life (Col. 3).....	26,005,545	28,113,901	7,759,393	30,495,467	33,101,300
74. Ordinary - individual annuities (Col. 4).....	564,527	1,083,653	974,837	1,270,883	2,014,042
75. Ordinary - supplementary contracts (Col. 5).....	(7,329)	18,648	3,628	(39,971)	(55,851)
76. Credit life (Col. 6).....	0	0	0	0	0
77. Group life (Col. 7).....	0	0	0	0	0
78. Group annuities (Col. 8).....	0	0	0	0	0
79. A&H - group (Col. 9).....	0	0	0	0	0
80. A&H - credit (Col. 10).....	0	0	0	0	0
81. A&H - other (Col. 11).....	(4,940,457)	(4,274,146)	(824,305)	(797,072)	2,002,213
82. Aggregate of all other lines of business (Col. 12).....	0	0	0	0	0
83. Total (Col. 1).....	21,622,286	24,942,056	7,913,552	30,929,308	37,061,704

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

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	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		9 Amount of Insurance (a)	
							7	8		
							Policies	Certificates		
1. In force end of prior year.....	.....0	.....0	.....262,832	.....147,838,975	.....0	.....0	.....0	.....0	.....0	.....147,838,975
2. Issued during year.....	.....0	.....0	.....20,912	.....14,597,917	.....0	.....0	.....0	.....0	.....0	.....14,597,917
3. Reinsurance assumed.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
4. Revived during year.....	.....0	.....0	.....23	.....47,738	.....0	.....0	.....0	.....0	.....0	.....47,738
5. Increased during year (net).....	.....0	.....0	.....0	.....41,793	.....0	.....0	.....0	.....0	.....0	.....41,793
6. Subtotals, Lines 2 to 5.....	.....0	.....0	.....20,935	.....14,687,448	.....0	.....0	.....0	.....0	.....0	.....14,687,448
7. Additions by dividends during year.....	XXX.....	.....0	XXX.....	.....0	XXX.....	.....0	XXX.....	XXX.....	.....0	.....0
8. Aggregate write-ins for increases.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
9. Totals (Lines 1 and 6 to 8).....	.....0	.....0	.....283,767	.....162,526,423	.....0	.....0	.....0	.....0	.....0	.....162,526,423
Deductions during year:										
10. Death.....	.....0	.....0	.....782	.....248,382	.....0	.....0	XXX.....	.....0	.....0	.....248,382
11. Maturity.....	.....0	.....0	.....44	.....12,158	.....0	.....0	XXX.....	.....0	.....0	.....12,158
12. Disability.....	.....0	.....0	.....0	.....0	.....0	.....0	XXX.....	.....0	.....0	.....0
13. Expiry.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
14. Surrender.....	.....0	.....0	.....3,073	.....1,322,347	.....0	.....0	.....0	.....0	.....0	.....1,322,347
15. Lapse.....	.....0	.....0	.....12,490	.....7,483,680	.....0	.....0	.....0	.....0	.....0	.....7,483,680
16. Conversion.....	.....0	.....0	.....321	.....194,515	.....0	.....0	XXX.....	XXX.....	XXX.....	.....194,515
17. Decreased (net).....	.....0	.....0	.....188	.....(213,651)	.....0	.....0	.....0	.....0	.....0	.....(213,651)
18. Reinsurance.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
19. Aggregate write-ins for decreases.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
20. Totals (Lines 10 to 19).....	.....0	.....0	.....16,898	.....9,047,431	.....0	.....0	.....0	.....0	.....0	.....9,047,431
21. In force end of year (Line 9 minus Line 20).....	.....0	.....0	.....266,869	.....153,478,992	.....0	.....0	.....0	.....0	.....0	.....153,478,992
22. Reinsurance ceded end of year.....	XXX.....	.....0	XXX.....	.....137,312,453	XXX.....	.....0	XXX.....	XXX.....	.....0	.....137,312,453
23. Line 21 minus Line 22.....	XXX.....	.....0	XXX.....	.....16,166,539	XXX.....	(b).....0	XXX.....	XXX.....	.....0	.....16,166,539

DETAILS OF WRITE-INS

0801. ....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
0802. ....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
0803. ....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
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. ....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
1902. ....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
1903. ....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
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 \$......0; Individual \$......0.

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	0	XXX	0
25. Other paid-up insurance.....	0	0	805	17,822
26. Debit ordinary insurance.....	XXX	XXX	0	0

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	0	0
28. Term policies-other.....	18,238	13,396,909	198,740	129,825,347
29. Other term insurance-decreasing.....	XXX	0	XXX	0
30. Other term insurance.....	XXX	2,380	XXX	764,470
31. Totals (Lines 27 to 30).....	18,238	13,399,289	198,740	130,589,817
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX	0	XXX	0
33. Totals, extended term insurance.....	XXX	XXX	118	228,870
34. Totals, whole life and endowment.....	2,674	1,198,628	68,011	22,660,305
35. Totals (Lines 31 to 34).....	20,912	14,597,917	266,869	153,478,992

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	0	0
37. Ordinary.....	14,597,917	0	153,478,991	0
38. Credit Life (Group and Individual).....	0	0	0	0
39. Group.....	0	0	0	0
40. Totals (Lines 36 to 39).....	14,597,917	0	153,478,991	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	0	XXX	0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....	0	XXX	0	XXX
43. Federal Employees' Group Life Insurance included in Line 21.....	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21.....	0	0	0	0
45. Group Permanent Insurance included in Line 21.....	0	0	0	0

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a).....	90,530
--	--------

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 _____
47.2 _____

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	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	44,691	22,663,411	0	0	0	0
49. Disability Income.....	0	0	0	0	0	0	0	0
50. Extended Benefits.....	0	0	XXX	XXX	0	0	0	0
51. Other.....	0	0	0	0	0	0	0	0
52. Total.....	0	(b) 0	44,691	(b) 22,663,411	0	(b) 0	0	(b) 0

(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.

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.....	.....47	.....35	.....0	.....0
2. Issued during year.....	.....1	.....14	.....0	.....0
3. Reinsurance assumed.....	.....0	.....0	.....0	.....0
4. Increased during year (net).....	.....0	.....0	.....0	.....0
5. Total (Lines 1 to 4).....	.....48	.....49	.....0	.....0
Deductions during year:				
6. Decreased (net).....	.....7	.....5	.....0	.....0
7. Reinsurance ceded.....	.....0	.....0	.....0	.....0
8. Totals (Lines 6 and 7).....	.....7	.....5	.....0	.....0
9. In force end of year.....	.....41	.....44	.....0	.....0
10. Amount on deposit.....	.....0	(a).....0	.....0	(a).....0
11. Income now payable.....	.....0	.....0	.....0	.....0
12. Amount of income payable.....	(a).....145,429	(a).....1,740,901	(a).....0	(a).....0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	.....56	.....1,371	.....0	.....0
2. Issued during year.....	.....8	.....0	.....0	.....0
3. Reinsurance assumed.....	.....0	.....0	.....0	.....0
4. Increased during year (net).....	.....0	.....0	.....0	.....0
5. Total (Lines 1 to 4).....	.....64	.....1,371	.....0	.....0
Deductions during year:				
6. Decreased (net).....	.....3	.....111	.....0	.....0
7. Reinsurance ceded.....	.....0	.....0	.....0	.....0
8. Totals (Lines 6 and 7).....	.....3	.....111	.....0	.....0
9. In force end of year.....	.....61	.....1,260	.....0	.....0
Income now payable:				
10. Amount of income payable.....	(a).....723,095	.....XXX	.....XXX	(a).....0
Deferred fully paid:				
11. Account balance.....	.....XXX	(a).....50,213,141	.....XXX	(a).....0
Deferred not fully paid:				
12. Account balance.....	.....XXX	(a).....0	.....XXX	(a).....0

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.....	.....0	.....0	.....0	.....0	.....11,410	.....19,741,834
2. Issued during year.....	.....0	.....0	.....0	.....0	.....1,184	.....2,606,048
3. Reinsurance assumed.....	.....0	.....0	.....0	.....0	.....0	.....0
4. Increased during year (net).....	.....0	.....XXX	.....0	.....XXX	.....84	.....XXX
5. Total (Lines 1 to 4).....	.....0	.....XXX	.....0	.....XXX	.....12,678	.....XXX
Deductions during year:						
6. Conversions.....	.....0	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX
7. Decreased (net).....	.....0	.....XXX	.....0	.....XXX	.....973	.....XXX
8. Reinsurance ceded.....	.....0	.....XXX	.....0	.....XXX	.....0	.....XXX
9. Totals (Lines 6 to 8).....	.....0	.....XXX	.....0	.....XXX	.....973	.....XXX
10. In force end of year.....	.....0	(a).....0	.....0	(a).....0	.....11,705	(a).....20,886,569

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds	2 Dividend Accumulations
	Contracts	Contracts
1. In force end of prior year.....	.....0	.....0
2. Issued during year.....	.....0	.....0
3. Reinsurance assumed.....	.....0	.....0
4. Increased during year (net).....	.....0	.....0
5. Total (Lines 1 to 4).....	.....0	.....0
Deductions during year:		
6. Decreased (net).....	.....0	.....0
7. Reinsurance ceded.....	.....0	.....0
8. Totals (Lines 6 and 7).....	.....0	.....0
9. In force end of year.....	.....0	.....0
10. Amount of account balance.....	(a).....0	(a).....0

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

OHIO NATIONAL LIFE ASSURANCE CORPORATION
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

			Direct Business Only						
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts	
			2 Life Insurance Premiums	3 Annuity Considerations					
States, Etc.			Active Status						
1.	Alabama.....	AL	L	6,358,627	240	348,733	0	6,707,600	0
2.	Alaska.....	AK	L	103,177	0	1,649	0	104,826	0
3.	Arizona.....	AZ	L	5,874,668	330	201,227	0	6,076,225	0
4.	Arkansas.....	AR	L	8,955,772	0	127,933	0	9,083,705	0
5.	California.....	CA	L	55,771,580	0	1,320,306	0	57,091,886	1,255,522
6.	Colorado.....	CO	L	12,415,903	0	1,361,852	0	13,777,755	0
7.	Connecticut.....	CT	L	8,337,013	0	216,042	0	8,553,055	0
8.	Delaware.....	DE	L	5,827,290	0	34,614	0	5,861,904	0
9.	District of Columbia.....	DC	L	786,495	0	54,142	0	840,637	0
10.	Florida.....	FL	L	26,144,928	0	977,742	0	27,122,670	0
11.	Georgia.....	GA	L	19,715,078	0	415,229	0	20,130,307	200,156
12.	Hawaii.....	HI	L	115,833	0	6,931	0	122,764	0
13.	Idaho.....	ID	L	3,594,741	0	231,217	0	3,825,958	0
14.	Illinois.....	IL	L	19,399,126	0	504,933	0	19,904,059	0
15.	Indiana.....	IN	L	8,278,580	0	255,122	0	8,533,702	0
16.	Iowa.....	IA	L	5,904,446	0	166,424	0	6,070,870	110,000
17.	Kansas.....	KS	L	7,169,191	17,086	315,429	0	7,501,706	0
18.	Kentucky.....	KY	L	4,516,867	0	282,083	0	4,798,950	0
19.	Louisiana.....	LA	L	4,462,590	0	240,188	0	4,702,778	0
20.	Maine.....	ME	L	7,877,340	0	4,806	0	7,882,146	0
21.	Maryland.....	MD	L	8,341,265	5,939	482,939	0	8,830,143	0
22.	Massachusetts.....	MA	L	12,680,163	0	221,504	0	12,901,667	0
23.	Michigan.....	MI	L	19,210,742	0	1,075,837	0	20,286,579	0
24.	Minnesota.....	MN	L	11,982,515	0	258,375	0	12,240,890	0
25.	Mississippi.....	MS	L	2,422,262	0	187,141	0	2,609,403	0
26.	Missouri.....	MO	L	16,498,031	340	259,237	0	16,757,608	0
27.	Montana.....	MT	L	7,577,781	0	80,639	0	7,658,420	0
28.	Nebraska.....	NE	L	4,822,933	0	134,258	0	4,957,191	0
29.	Nevada.....	NV	L	1,875,152	0	56,538	0	1,931,690	0
30.	New Hampshire.....	NH	L	2,377,180	0	86,606	0	2,463,786	0
31.	New Jersey.....	NJ	L	17,431,369	400	449,620	0	17,881,389	0
32.	New Mexico.....	NM	L	1,109,073	0	36,128	0	1,145,201	0
33.	New York.....	NY	N	905,735	0	45,249	0	950,984	0
34.	North Carolina.....	NC	L	12,589,083	5,580	470,885	0	13,065,548	0
35.	North Dakota.....	ND	L	1,043,176	0	49,259	0	1,092,435	0
36.	Ohio.....	OH	L	39,583,970	0	1,605,387	0	41,189,357	1,117,687
37.	Oklahoma.....	OK	L	7,352,015	0	264,962	0	7,616,977	0
38.	Oregon.....	OR	L	6,112,272	0	267,502	0	6,379,774	0
39.	Pennsylvania.....	PA	L	19,009,585	57,155	1,057,399	0	20,124,139	0
40.	Rhode Island.....	RI	L	1,303,492	0	40,256	0	1,343,748	0
41.	South Carolina.....	SC	L	9,228,107	0	101,089	0	9,329,196	0
42.	South Dakota.....	SD	L	552,186	0	27,583	0	579,769	0
43.	Tennessee.....	TN	L	22,450,907	4,000	582,379	0	23,037,286	0
44.	Texas.....	TX	L	54,003,523	113	1,277,570	0	55,281,206	503,782
45.	Utah.....	UT	L	5,327,390	0	169,393	0	5,496,783	0
46.	Vermont.....	VT	L	537,404	0	9,719	0	547,123	0
47.	Virginia.....	VA	L	30,578,843	1,260	340,084	0	30,920,187	212,590
48.	Washington.....	WA	L	17,188,298	0	392,362	0	17,580,660	0
49.	West Virginia.....	WV	L	1,083,629	5,400	257,339	0	1,346,368	0
50.	Wisconsin.....	WI	L	6,435,681	0	446,264	0	6,881,945	0
51.	Wyoming.....	WY	L	4,229,280	0	26,057	0	4,255,337	0
52.	American Samoa.....	AS	N	0	0	0	0	0	0
53.	Guam.....	GU	N	0	0	0	0	0	0
54.	Puerto Rico.....	PR	L	4,527,234	0	947,777	0	5,475,011	0
55.	US Virgin Islands.....	VI	N	15,444	0	0	0	15,444	0
56.	Northern Mariana Islands.....	MP	N	0	0	0	0	0	0
57.	Canada.....	CAN	N	7,868	0	0	0	7,868	0
58.	Aggregate Other Alien.....	OT	XXX	0	0	0	0	0	0
59.	Subtotal.....	(a) 51	XXX	562,002,833	97,843	18,773,939	0	580,874,615	3,399,737
90.	Reporting entity contributions for employee benefit plans.....	XXX		0	0	0	0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX		0	0	0	0	0	0
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX		0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		612,328	0	1,036,515	0	1,648,843	0
94.	Aggregate other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX		562,615,161	97,843	19,810,454	0	582,523,458	3,399,737
96.	Plus reinsurance assumed.....	XXX		0	0	557,210	0	557,210	0
97.	Totals (All Business).....	XXX		562,615,161	97,843	20,367,664	0	583,080,668	3,399,737
98.	Less reinsurance ceded.....	XXX		331,671,343	0	10,933,247	0	342,604,590	0
99.	Totals (All Business) less reinsurance ceded.....	XXX		230,943,818	97,843	(b) 9,434,417	0	240,476,078	3,399,737

DETAILS OF WRITE-INS

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

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

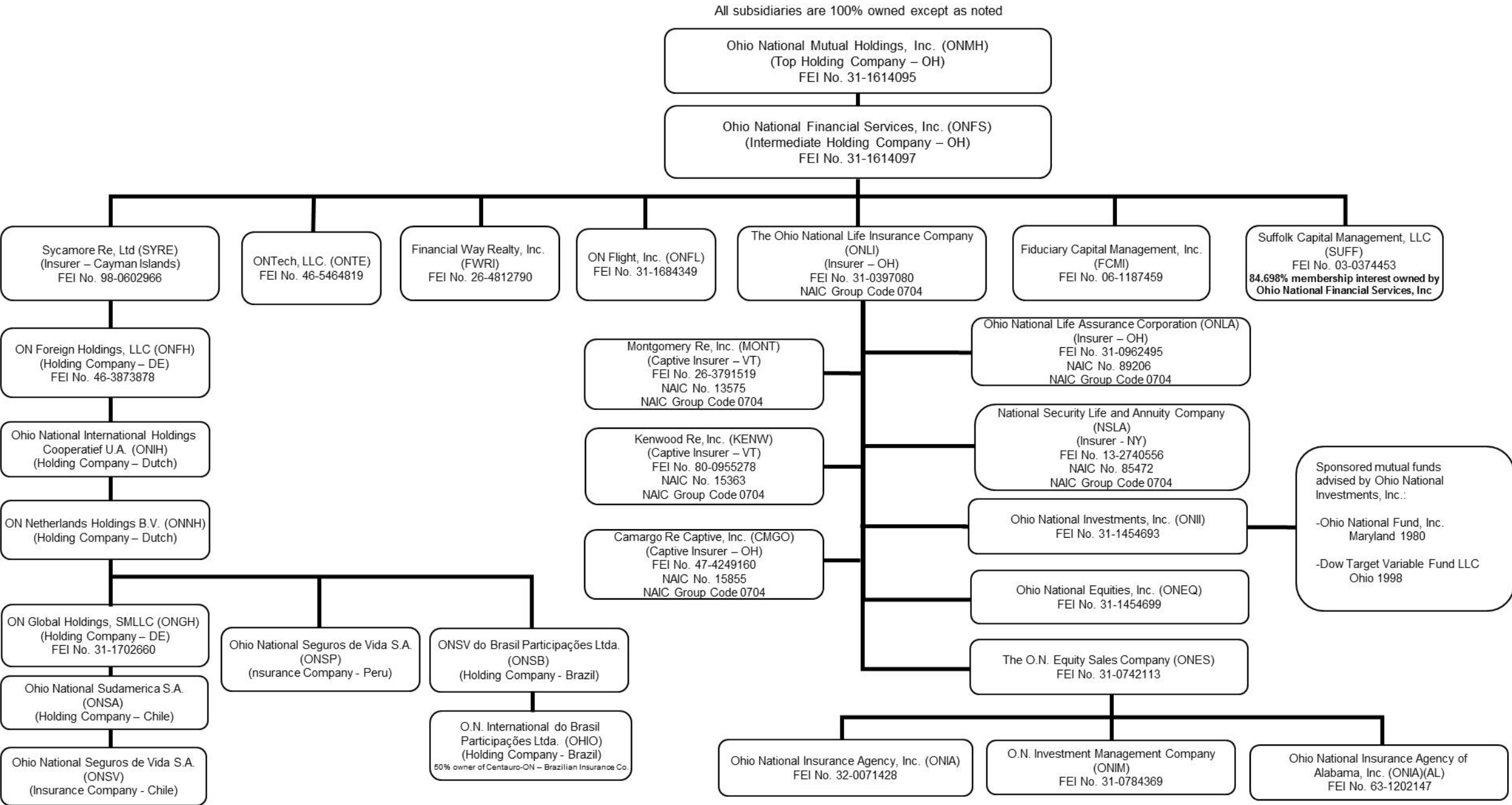
Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

All premiums are allocated to the address of record of the premium payor at the time of premium payment entry.

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

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

PART 1 – ORGANIZATIONAL CHART



2015 ALPHABETICAL INDEX

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