

QUARTERLY STATEMENT
As of March 31, 2016
of the Condition and Affairs of the
U.S. FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code 0968 (Current) 0968 (Prior) NAIC Company Code 84530 Employer's ID Number 38-2046096
Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio Country of Domicile United States of America
Incorporated/Organized: September 30, 1974 Commenced Business: September 30, 1974
Statutory Home Office: 4000 Smith Road, Suite 300, Cincinnati, Ohio 45209
Main Administrative Office: 525 Washington Boulevard Jersey City, New Jersey 07310 35th Floor - Telephone Number: (201) 743-5073
Mail Address: 525 Washington Boulevard Jersey City, New Jersey 07310 - Controllers 35th Floor, Telephone Number: (201) 743-5073
Primary Location of Books and Records: 525 Washington Boulevard Jersey City, New Jersey 07310 - Controllers 35th FL Telephone Number: (201) 743-5073
Internet Website Address: www.usfli.com
Statutory Statement Contact: Nicholas Gismondi, Vice President, (201) 743-5073
E-Mail Address: controllers@axa.us.com Fax Number: (201) 743-5006

OFFICERS

ANDERS BJÖRN MALMSTRÖM Chairman of the Board
RONALD PAUL HERRMANN President and Chief Executive Officer
JOSHUA ETHAN BRAVERMAN Executive Vice President, Chief Financial Officer and Treasurer
ANDREA MARIE NITZAN Executive Vice President, Chief Accounting Officer and Controller
DOMINIQUE BAEDE Senior Vice President and Actuary
WILLIAM CASILL Senior Vice President and Actuary
KEITH ELLIOTT FLOMAN Senior Vice President and Appointed Actuary
ADRIENNE AIMEE JOHNSON Senior Vice President and Chief Auditor
DENISE TEDESCHI Assistant Vice President and Secretary

DIRECTORS

JOSHUA ETHAN BRAVERMAN
ANDERS BJÖRN MALMSTRÖM
RONALD PAUL HERRMANN
NICHOLAS BURRITT LANE
TODD PAUL SOLASH

State of..... New Jersey.....
County of..... Hudson..... } ss

The officers of U.S. FINANCIAL LIFE INSURANCE COMPANY being duly sworn, each depose and say that they are the described officers of the 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.

ANDREA MARIE NITZAN Executive Vice President, Chief Accounting Officer and Controller
KEITH ELLIOTT FLOMAN Senior Vice President and Appointed Actuary
DENISE TEDESCHI Assistant Vice President and Secretary

Subscribed and sworn to before me this day of May, 2016
a. Is this an original filing? Yes (x) No ()
b. If no, 1. State the amendment number
2. Date filed
3. Number of pages attached

PAOLA T MIRABAL
ID# 2441705
NOTARY PUBLIC
STATE OF NEW JERSEY
MY COMMISSION EXPIRES 12/24/18

U.S. FINANCIAL LIFE INSURANCE COMPANY
ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	475,182,525	0	475,182,525	476,105,389
2. Stocks:				
2.1 Preferred stocks.....	3,990,630	0	3,990,630	3,990,630
2.2 Common stocks.....	0	0	0	0
3. Mortgage loans on real estate:				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
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 (\$.....12,629,787), cash equivalents (\$.....0) and short-term investments (\$.....14,997,930).....	27,627,717	0	27,627,717	14,443,883
6. Contract loans (including \$.....0 premium notes).....	24,486,944	110,547	24,376,397	24,413,539
7. Derivatives.....	0	0	0	0
8. Other invested assets.....	0	0	0	0
9. Receivables for securities.....	461	0	461	475
10. Securities lending reinvested collateral assets.....	0	0	0	0
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	531,288,277	110,547	531,177,730	518,953,916
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	5,229,193	0	5,229,193	6,077,314
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	58,196	0	58,196	67,942
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	1,105,568	0	1,105,568	1,200,889
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	36,088,908	0	36,088,908	42,121,048
16.2 Funds held by or deposited with reinsured companies.....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts.....	5,164,331	0	5,164,331	4,932,582
17. Amounts receivable relating to uninsured plans.....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	0	0	0	0
18.2 Net deferred tax asset.....	56,354,000	37,849,000	18,505,000	18,681,424
19. Guaranty funds receivable or on deposit.....	927,844	0	927,844	927,844
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.....	0	0	0	4,320,501
24. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other than invested assets.....	599,459	431,474	167,985	26,515
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	636,815,776	38,391,021	598,424,755	597,309,975
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. Total (Lines 26 and 27).....	636,815,776	38,391,021	598,424,755	597,309,975

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. Miscellaneous receivable.....	167,985	0	167,985	26,515
2502. Other assets non-admitted.....	431,474	431,474	0	0
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).....	599,459	431,474	167,985	26,515

U.S. FINANCIAL LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$....453,386,191 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	453,386,191	459,478,653
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	0	0
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	842,561	829,555
4. Contract claims:		
4.1 Life.....	8,198,596	7,544,083
4.2 Accident and health.....	0	0
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....	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 \$.....0 accident and health premiums.....	885,383	595,160
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 \$....24,564,822 ceded.....	24,564,822	24,315,188
9.4 Interest Maintenance Reserve.....	1,110,717	560,906
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	0	0
11. Commissions and expense allowances payable on reinsurance assumed.....	0	0
12. General expenses due or accrued.....	0	0
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes.....	1,975,840	1,807,854
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	4,466,533	3,166,533
15.2 Net deferred tax liability.....	0	0
16. Unearned investment income.....	674,315	701,769
17. Amounts withheld or retained by company as agent or trustee.....	600	0
18. Amounts held for agents' account, including \$....854,605 agents' credit balances.....	854,605	844,138
19. Remittances and items not allocated.....	383,913	202,051
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.....	2,773,610	2,746,048
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.....	508,494	282,212
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.....	0	0
24.11 Capital notes \$.....0 and interest thereon \$.....0.....	0	0
25. Aggregate write-ins for liabilities.....	1,649,295	566,010
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	502,275,475	503,640,160
27. From Separate Accounts statement.....	0	0
28. Total liabilities (Lines 26 and 27).....	502,275,475	503,640,160
29. Common capital stock.....	4,050,000	4,050,000
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.....	221,285,723	221,285,723
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(129,186,443)	(131,665,908)
36. Less treasury stock, at cost:		
36.10.000 shares common (value included in Line 29 \$.....0).....	0	0
36.20.000 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).....	92,099,280	89,619,815
38. Totals of Lines 29, 30 and 37.....	96,149,280	93,669,815
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	598,424,755	597,309,975

DETAILS OF WRITE-INS

2501. Funds escheatable.....	1,633,343	550,059
2502. Miscellaneous liabilities.....	15,952	15,951
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).....	1,649,295	566,010
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

SUMMARY OF OPERATIONS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	7,926,487	7,004,537	35,120,234
2. Considerations for supplementary contracts with life contingencies.....	0	0	0
3. Net investment income.....	5,739,567	6,676,571	24,879,583
4. Amortization of Interest Maintenance Reserve (IMR).....	48,014	78,079	355,923
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0	0	0
6. Commissions and expense allowances on reinsurance ceded.....	5,156,586	5,880,286	21,813,734
7. Reserve adjustments on reinsurance ceded.....	0	0	0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0	0	0
8.2 Charges and fees for deposit-type contracts.....	0	0	0
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0
9. Totals (Lines 1 to 8.3).....	18,870,654	19,639,473	82,169,474
10. Death benefits.....	14,926,394	8,958,390	55,096,721
11. Matured endowments (excluding guaranteed annual pure endowments).....	0	0	0
12. Annuity benefits.....	135,513	352,579	816,783
13. Disability benefits and benefits under accident and health contracts.....	38,776	11,895	50,236
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0	0	0
15. Surrender benefits and withdrawals for life contracts.....	3,206,378	6,704,414	19,599,885
16. Group conversions.....	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds.....	131,049	173,909	859,344
18. Payments on supplementary contracts with life contingencies.....	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts.....	(6,092,462)	(10,648,642)	(24,829,499)
20. Totals (Lines 10 to 19).....	12,345,648	5,552,545	51,593,470
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	888,310	1,102,179	4,097,851
22. Commissions and expense allowances on reinsurance assumed.....	0	0	0
23. General insurance expenses.....	975,463	1,329,245	4,605,397
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	720,722	673,962	3,494,347
25. Increase in loading on deferred and uncollected premiums.....	5,667	(8,520)	(5,233)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0	0	0
27. Aggregate write-ins for deductions.....	7,326	(2,578)	611,409
28. Totals (Lines 20 to 27).....	14,943,136	8,646,833	64,397,241
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	3,927,518	10,992,640	17,772,233
30. Dividends to policyholders.....	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	3,927,518	10,992,640	17,772,233
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	1,100,000	3,200,000	3,200,000
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).....	2,827,518	7,792,640	14,572,233
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....(121,905) (excluding taxes of \$.....321,905 transferred to the IMR).....	129,406	16,888	337,873
35. Net income (Line 33 plus Line 34).....	2,956,924	7,809,528	14,910,106
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	93,669,815	102,178,977	102,178,977
37. Net income (Line 35).....	2,956,924	7,809,528	14,910,106
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	0	0	0
39. Change in net unrealized foreign exchange capital gain (loss).....	0	0	0
40. Change in net deferred income tax.....	(385,000)	(630,000)	(3,612,000)
41. Change in nonadmitted assets.....	(64,897)	2,305,147	4,790,691
42. Change in liability for reinsurance in unauthorized and certified companies.....	0	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease.....	0	0	0
44. Change in asset valuation reserve.....	(27,562)	16,030	402,041
45. Change in treasury stock.....	0	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period.....	0	0	0
47. Other changes in surplus in Separate Accounts Statement.....	0	0	0
48. Change in surplus notes.....	0	0	0
49. Cumulative effect of changes in accounting principles.....	0	0	0
50. Capital changes:			
50.1 Paid in.....	0	0	0
50.2 Transferred from surplus (Stock Dividend).....	0	0	0
50.3 Transferred to surplus.....	0	0	0
51. Surplus adjustment:			
51.1 Paid in.....	0	0	(25,000,000)
51.2 Transferred to capital (Stock Dividend).....	0	0	0
51.3 Transferred from capital.....	0	0	0
51.4 Change in surplus as a result of reinsurance.....	0	0	0
52. Dividends to stockholders.....	0	0	0
53. Aggregate write-ins for gains and losses in surplus.....	0	0	0
54. Net change in capital and surplus (Lines 37 through 53).....	2,479,465	9,500,705	(8,509,162)
55. Capital and surplus as of statement date (Lines 36 + 54).....	96,149,280	111,679,682	93,669,815
DETAILS OF WRITE-INS			
08.301.	0	0	0
08.302.	0	0	0
08.303.	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	0	0	0
2701. Sundry disbursements and adjustments.....	7,212	(2,578)	610,512
2702. Fines & penalties of regulatory authorities.....	114	0	897
2703.	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	7,326	(2,578)	611,409
5301.	0	0	0
5302.	0	0	0
5303.	0	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	0

U.S. FINANCIAL LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year to Date	2 Prior Year To Date	3 Prior Year Ended December 31
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	8,565,745	7,409,953	31,964,645
2. Net investment income.....	6,739,307	7,302,131	25,800,645
3. Miscellaneous income.....	4,888,213	5,590,105	22,189,580
4. Total (Lines 1 through 3).....	20,193,265	20,302,189	79,954,870
5. Benefit and loss related payments.....	11,700,741	24,900,102	89,024,570
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	2,296,396	3,481,556	12,557,553
8. Dividends paid to policyholders.....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses).....	0	0	4,133,167
10. Total (Lines 5 through 9).....	13,997,137	28,381,658	105,715,290
11. Net cash from operations (Line 4 minus Line 10).....	6,196,128	(8,079,469)	(25,760,420)
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	28,644,137	33,386,092	92,569,172
12.2 Stocks.....	0	0	0
12.3 Mortgage loans.....	0	0	0
12.4 Real estate.....	0	0	0
12.5 Other invested assets.....	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0	0
12.7 Miscellaneous proceeds.....	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	28,644,137	33,386,092	92,569,172
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	26,973,115	34,776,160	72,620,655
13.2 Stocks.....	0	0	0
13.3 Mortgage loans.....	0	0	0
13.4 Real estate.....	0	0	0
13.5 Other invested assets.....	0	0	0
13.6 Miscellaneous applications.....	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	26,973,115	34,776,160	72,620,655
14. Net increase or (decrease) in contract loans and premium notes.....	(42,722)	108,246	(1,120,588)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	1,713,744	(1,498,314)	21,069,105
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	(25,000,000)
16.3 Borrowed funds.....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0	(30,000)
16.5 Dividends to stockholders.....	0	0	0
16.6 Other cash provided (applied).....	5,273,962	(17,043,913)	(5,828,749)
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	5,273,962	(17,043,913)	(30,858,749)
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).....	13,183,834	(26,621,696)	(35,550,064)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	14,443,883	49,993,947	49,993,947
19.2 End of period (Line 18 plus Line 19.1).....	27,627,717	23,372,251	14,443,883
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001 Non-cash purchase.....	0	0	0
20.0002 Non-cash sales.....	0	0	0

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life.....	0	0	0
2. Ordinary life insurance.....	30,428,959	28,430,842	146,790,916
3. Ordinary individual annuities.....	4,778	13,395	29,015
4. Credit life (group and individual).....	0	0	0
5. Group life insurance.....	0	0	0
6. Group annuities.....	0	0	0
7. A&H - group.....	0	0	0
8. A&H - credit (group and individual).....	0	0	0
9. A&H - other.....	0	0	0
10. Aggregate of all other lines of business.....	0	0	0
11. Subtotal.....	30,433,737	28,444,237	146,819,931
12. Deposit-type contracts.....	0	0	0
13. Total.....	30,433,737	28,444,237	146,819,931

DETAILS OF WRITE-INS

1001.	0	0	0
1002.	0	0	0
1003.	0	0	0
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. The accompanying financial statements of U.S. Financial Life Insurance Company (“the Company”) are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department (“SAP”).

The Ohio Insurance Department recognizes only SAP for determining and reporting the financial condition and results of operation of an insurance company, in order to determine its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners (“NAIC SAP”) *Accounting and Procedures* manual has been adopted as a component of prescribed or permitted practices by the State of Ohio. There are no material differences between accounting practices prescribed or permitted by NAIC SAP and by the State of Ohio.

	State of Domicile	March 31, 2016	December 31, 2015
NET INCOME			
(1) Company state basis (Page 4, Line 35, Columns 1 & 3)	Ohio	\$2,956,924	\$ 14,910,106
(2) State Prescribed Practices that increase/decrease NAIC SAP			
(3) State Permitted Practices that increase/decrease NAIC SAP			
(4) NAIC SAP (1 – 2 – 3 = 4)	Ohio	\$2,956,924	\$ 14,910,106
SURPLUS			
(5) Company state basis (Page 3, line 38, Columns 1 & 2)	Ohio	\$96,149,280	\$ 93,669,815
(6) State Prescribed Practices that increase/decrease NAIC SAP			
(7) State Permitted Practices that increase/decrease NAIC SAP			
(8) NAIC SAP (5 – 6 – 7 = 8)	Ohio	\$96,149,280	\$ 93,669,815

B. No significant change.

C. Accounting Policy

Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is predominately used for securities; the prospective adjustment method was used for issues in default and issues that have a variable interest rate.

Note 2 - Accounting Changes and Corrections of Errors

No significant change.

Note 3 - Business Combinations and Goodwill

No significant change.

Note 4 - Discontinued Operations

No significant change.

Note 5 – Investments

A.– C. No significant change.

D. Loan-backed Securities

(1) Prepayment assumptions for loan-backed bonds and structured securities were obtained from broker-dealer survey values or internal estimates. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is predominately used to value securities; the prospective adjustment method was used to value issues in default and issues that have a variable interest rate.

(2) and (3)

There are no loan-backed securities with a recognized other than temporary impairment as of March 31, 2016.

(4) The Company does not have any impaired (fair value is less than amortized cost) loan-backed securities for which an other than temporary impairment has not been recognized as a realized loss as of March 31, 2016.

NOTES TO FINANCIAL STATEMENTS

(5) The Company’s management, with the assistance of its investment advisors, monitors the investment performance of its portfolio. This review process culminates with a quarterly review of certain assets by the AXA Financial’ s Investments Under Surveillance Committee that evaluates whether any investments are other than temporarily impaired. The review considers an analysis of individual credit metrics of each insurer as well as industry fundamentals and the outlook for the future. Based on the analysis, a determination is made as to the ability of the issuer to service its debt obligation on an ongoing basis. If this ability is deemed to be impaired, then the appropriate provisions are taken.

E. Repurchase Agreements and/or Security Lending Transactions

The Company has not entered into any repurchase agreements and/or securities lending transactions.

F. – H. No significant change.

I. Working Capital Finance Investments

The Company does not hold any working capital finance investments.

J. Offsetting and Netting of Assets and Liabilities: None

K. No significant change.

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

No significant change.

Note 7 - Investment Income

No significant change.

Note 8 - Derivative Instruments

No significant change.

Note 9 - Income Taxes

No significant change.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

No significant change.

Note 11 - Debt

A. No significant change.

B. Federal Home Loan Bank (“FHLB”)

The Company has no agreement with FHLB at March 31, 2016.

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

The Company does not have any Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans.

Note 13 - Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

No significant change

NOTES TO FINANCIAL STATEMENTS

Note 14 - Contingencies

A. – F. No significant change.

Note 15 - Leases

No significant change.

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

No significant change.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. No significant change.
- B. Transfer and Servicing of Financial Assets

The Company did not have any transactions related to the transfer and servicing of financial assets and extinguishments of liabilities.

- C. Wash Sales

The Company did not sell any securities during the quarter ended March 31, 2016, which were reacquired within 30 days of the sale date.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

No significant change.

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

No significant change.

Note 20 - Fair Value

- A. Fair Value Measurements at Reporting Date

The Company has no invested assets that were required to be reported at fair value as of March 31, 2016.

- B. N/A

- C. The following table discloses carrying value and estimated fair value (defined within the fair value hierarchy) as of March 31, 2016 for financial instruments:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$506,947,498	\$475,182,525	\$0	\$506,436,107	\$511,391	\$0
Preferred Stock	\$3,577,500	\$3,990,630	\$0	\$3,577,500	\$0	\$0

- D. Not practicable to estimate fair value – None.

Note 21 - Other Items

No significant change.

Note 22 - Events Subsequent

No significant change.

Note 23 - Reinsurance

No significant change.

NOTES TO FINANCIAL STATEMENTS

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company does not write retrospective related contracts.

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

There are no material changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

Note 26 - Intercompany Pooling Arrangements

No significant change.

Note 27 - Structured Settlements

No significant change.

Note 28 - Health Care Receivables

No significant change.

Note 29 - Participating Policies

No significant change.

Note 30 - Premium Deficiency Reserves

No significant change.

Note 31 - Reserves for Life Contracts and Annuity Contracts

No significant change.

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

No significant change.

Note 33 – Premiums and Annuity Considerations Deferred and Uncollected

No significant change.

Note 34 - Separate Accounts

No significant change.

Note 35 - Loss/Claim Adjustment Expenses

No significant change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes ☐ No ☒
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes ☐ No ☐
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒
- 2.2

If yes, date of change:
- 3.1

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

Yes ☒ No ☐
- 3.2

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

Yes ☐ No ☒
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.

- 4.1

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

Yes ☐ No ☒
- 4.2

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

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

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?
If yes, attach an explanation.

Yes ☐ No ☒ N/A ☐

- 6.1

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

12/31/2015
- 6.2

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

12/31/2010
- 6.3

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

06/23/2012

- 6.4

By what department or departments?
State of Ohio Department of Insurance

- 6.5

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

Yes ☐ No ☐ N/A ☒
- 6.6

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

Yes ☒ No ☐ N/A ☐
- 7.1

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

Yes ☐ No ☒
- 7.2

If yes, give full information:

- 8.1

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

Yes ☐ No ☒
- 8.2

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

- 8.3

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

Yes ☒ No ☐

- 8.4

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

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
AllianceBernstein Private Credit Investors LLC	New York, NY				YES
AllianceBernstein Corporation	New York, NY				YES
AllianceBernstein Global Derivatives Corporation	New York, NY				YES
AllianceBernstein Holding LP	New York, NY				YES
AllianceBernstein Investments Inc.	New York, NY				YES
AllianceBernstein LP	New York, NY				YES
AXA Advisors, LLC	New York, NY				YES
AXA Equitable Funds Management Group, LLC	New York, NY				YES
AXA Distributors, LLC	New York, NY				YES
AXA Investment Managers Inc.	Greenwich, CT				YES
AXA Real Estate Investment Managers US, LLC	New York, NY				YES
AXA Rosenberg Investment Management, LLC	Orinda, CA				YES
Sanford C. Bernstein & Co., LLC	New York, NY				YES
AXA Equitable Life Insurance Company	New York, NY				YES
W.P. Stewart & Co., LLC.	New York, NY				YES
W.P. Stewart Asset Management Ltd.	New York, NY				YES

- 9.1

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

Yes ☒ No ☐
- (a)

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

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

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0

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

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]

14.2 If yes, please complete the following:

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

1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
\$ 0	\$ 0
0	0
0	0
0	0
0	0
0	0
\$ 0	\$ 0
\$ 0	\$ 0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []

If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ 0

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

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

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

Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase	270 Park Avenue, New York, NY 10017
BNY Mellon Liquidity Direct	One Wall Street, New York, NY 10286

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

1 Central Registration Depository	2 Name(s)	3 Address
902	AXA Real Estate Investment Managers US	850 Third Avenue, Suite 13F, New York, NY 10022
902	Albion Investors, LLC	1345 Avenue of the Americas New York, NY 10105
902	AllianceBernstein LP	1345 Avenue of the Americas New York, NY 10105
902	Quadrant Real Estate Advisors	200 Deerfield Pt 12735 Morris Rd Ste 100 Alpharetta, GA 30004

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

18.2 If no, list exceptions:

U.S. FINANCIAL LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE & HEALTH

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:

1.1 Long-term mortgages in good standing

1.11 Farm mortgages.....

1.12 Residential mortgages.....

1.13 Commercial mortgages.....

1.14 Total mortgages in good standing.....

Amount

\$.....0

\$.....0

\$.....0

\$.....0

1.2 Long-term mortgages in good standing with restructured terms

1.21 Total mortgages in good standing with restructured terms.....

\$.....0

1.3 Long-term mortgage loans upon which interest is overdue more than three months

1.31 Farm mortgages.....

1.32 Residential mortgages.....

1.33 Commercial mortgages.....

1.34 Total mortgages with interest overdue more than three months.....

\$.....0

\$.....0

\$.....0

\$.....0

1.4 Long-term mortgage loans in process of foreclosure

1.41 Farm mortgages.....

1.42 Residential mortgages.....

1.43 Commercial mortgages.....

1.44 Total mortgages in process of foreclosure.....

\$.....0

\$.....0

\$.....0

\$.....0

1.5 Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)

\$.....0

1.6 Long-term mortgages foreclosed, properties transferred to real estate in current quarter

1.61 Farm mortgages.....

1.62 Residential mortgages.....

1.63 Commercial mortgages.....

1.64 Total mortgages foreclosed and transferred to real estate.....

\$.....0

\$.....0

\$.....0

\$.....0

2. Operating Percentages:

2.1 A&H loss percent.....

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

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

.....0.0

.....0.0

.....0.0

3.1 Do you act as a custodian for health savings accounts?.....

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

3.3 Do you act as an administrator for health savings accounts?.....

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

Yes [] No [X]

\$.....0

Yes [] No [X]

\$.....0

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Reinsurer	8 Certified Reinsurer Rating (1 through 6)	9 Effective Date of Certified Reinsuer Rating
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NONE

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year to Date - Allocated by States and Territories

			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
States, Etc.			Active Status	Life Insurance Premiums	Annuity Considerations	A&H Insurance Premiums, Including Policy Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama.....	AL	L	751,643	0	0	0	751,643	0
2.	Alaska.....	AK	L	38,797	0	0	0	38,797	0
3.	Arizona.....	AZ	L	471,105	0	0	0	471,105	0
4.	Arkansas.....	AR	L	310,342	0	0	0	310,342	0
5.	California.....	CA	L	2,562,196	0	0	0	2,562,196	0
6.	Colorado.....	CO	L	595,209	0	0	0	595,209	0
7.	Connecticut.....	CT	L	630,227	0	0	0	630,227	0
8.	Delaware.....	DE	L	210,492	0	0	0	210,492	0
9.	District of Columbia.....	DC	L	40,073	0	0	0	40,073	0
10.	Florida.....	FL	L	2,391,815	0	0	0	2,391,815	0
11.	Georgia.....	GA	L	1,180,480	0	0	0	1,180,480	0
12.	Hawaii.....	HI	L	78,589	0	0	0	78,589	0
13.	Idaho.....	ID	L	111,922	0	0	0	111,922	0
14.	Illinois.....	IL	L	1,634,859	0	0	0	1,634,859	0
15.	Indiana.....	IN	L	627,162	2,050	0	0	629,212	0
16.	Iowa.....	IA	L	388,028	0	0	0	388,028	0
17.	Kansas.....	KS	L	463,013	0	0	0	463,013	0
18.	Kentucky.....	KY	L	606,610	0	0	0	606,610	0
19.	Louisiana.....	LA	L	385,808	0	0	0	385,808	0
20.	Maine.....	ME	L	139,393	0	0	0	139,393	0
21.	Maryland.....	MD	L	637,254	0	0	0	637,254	0
22.	Massachusetts.....	MA	L	938,439	0	0	0	938,439	0
23.	Michigan.....	MI	L	1,829,969	400	0	0	1,830,369	0
24.	Minnesota.....	MN	L	1,146,965	0	0	0	1,146,965	0
25.	Mississippi.....	MS	L	579,888	0	0	0	579,888	0
26.	Missouri.....	MO	L	870,207	1,728	0	0	871,935	0
27.	Montana.....	MT	L	132,459	0	0	0	132,459	0
28.	Nebraska.....	NE	L	291,432	0	0	0	291,432	0
29.	Nevada.....	NV	L	157,125	0	0	0	157,125	0
30.	New Hampshire.....	NH	L	142,537	0	0	0	142,537	0
31.	New Jersey.....	NJ	L	1,033,842	0	0	0	1,033,842	0
32.	New Mexico.....	NM	L	143,210	0	0	0	143,210	0
33.	New York.....	NY	N	320,827	0	0	0	320,827	0
34.	North Carolina.....	NC	L	1,501,834	0	0	0	1,501,834	0
35.	North Dakota.....	ND	L	226,506	0	0	0	226,506	0
36.	Ohio.....	OH	L	2,048,356	0	0	0	2,048,356	0
37.	Oklahoma.....	OK	L	377,718	0	0	0	377,718	0
38.	Oregon.....	OR	L	271,844	0	0	0	271,844	0
39.	Pennsylvania.....	PA	L	2,043,515	0	0	0	2,043,515	0
40.	Rhode Island.....	RI	L	161,726	0	0	0	161,726	0
41.	South Carolina.....	SC	L	663,064	0	0	0	663,064	0
42.	South Dakota.....	SD	L	285,253	0	0	0	285,253	0
43.	Tennessee.....	TN	L	1,234,033	0	0	0	1,234,033	0
44.	Texas.....	TX	L	3,067,317	600	0	0	3,067,917	0
45.	Utah.....	UT	L	266,587	0	0	0	266,587	0
46.	Vermont.....	VT	L	48,111	0	0	0	48,111	0
47.	Virginia.....	VA	L	514,554	0	0	0	514,554	0
48.	Washington.....	WA	L	612,175	0	0	0	612,175	0
49.	West Virginia.....	WV	L	100,502	0	0	0	100,502	0
50.	Wisconsin.....	WI	L	648,284	0	0	0	648,284	0
51.	Wyoming.....	WY	L	97,563	0	0	0	97,563	0
52.	American Samoa.....	AS	N	0	0	0	0	0	0
53.	Guam.....	GU	N	844	0	0	0	844	0
54.	Puerto Rico.....	PR	N	652	0	0	0	652	0
55.	US Virgin Islands.....	VI	N	940	0	0	0	940	0
56.	Northern Mariana Islands.....	MP	N	0	0	0	0	0	0
57.	Canada.....	CAN	N	8,936	0	0	0	8,936	0
58.	Aggregate Other Alien.....	OT	XXX	1,041	0	0	0	1,041	0
59.	Subtotal.....	(a). 50	XXX	36,023,272	4,778	0	0	36,028,050	0
90.	Reporting entity contributions for employee benefit plans.....	XXX	XXX	0	0	0	0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX	XXX	0	0	0	0	0	0
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX	XXX	0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX	XXX	0	0	0	0	0	0
94.	Aggregate other amounts not allocable by State.....	XXX	XXX	0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX	XXX	36,023,272	4,778	0	0	36,028,050	0
96.	Plus Reinsurance Assumed.....	XXX	XXX	0	0	0	0	0	0
97.	Totals (All Business).....	XXX	XXX	36,023,272	4,778	0	0	36,028,050	0
98.	Less Reinsurance Ceded.....	XXX	XXX	27,462,305	0	0	0	27,462,305	0
99.	Totals (All Business) less Reinsurance Ceded.....	XXX	XXX	8,560,967	4,778	0	0	8,565,745	0
DETAILS OF WRITE-INS									
58001.	Other Alien.....	XXX	XXX	1,041	0	0	0	1,041	0
58002.		XXX	XXX	0	0	0	0	0	0
58003.		XXX	XXX	0	0	0	0	0	0
58998.	Summary of remaining write-ins for line 58 from overflow page.....	XXX	XXX	0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX	XXX	1,041	0	0	0	1,041	0
9401.		XXX	XXX	0	0	0	0	0	0
9402.		XXX	XXX	0	0	0	0	0	0
9403.		XXX	XXX	0	0	0	0	0	0
9498.	Summary of remaining write-ins for line 94 from overflow page.....	XXX	XXX	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX	XXX	0	0	0	0	0	0

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

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA		100.00			
	AXA Assistance SA	100.00			
	AXA Inter Partner Assistance - Belgium	98.75			
	AXA Corporate Solutions Assurance - France	100.00			
	MATRIX	100.00			
	AXA Group Solutions - France	100.00			
	AXA Assistance Inc. USA	73.77			
	AXA Investment Managers	100.00			
	AXA Investment Managers - France	100.00			
	AXA Rosenberg Group LLC	100.00			
	AXA IM Rose Inc	100.00	22-3624513		
	AllianceBernstein LP	14.61	13-4064930		
	AXA Mediterranean Holdings, S.A.U	100.00			
	AXA Millésimes	42.34			
	AXA Real Estate Investment Managers	100.00			
	AXA Technology Services	100.00			
	AXA Belgium	100.00			
	AXA Life Insurance Company Ltd. - Hong Kong	100.00			
	AXA General Ins. Hong Kong Ltd.- Hong Kong	100.00			
	AXA General Insurance China Ltd	100.00			
	AXA China - France	51.00			
	AXA-Mimentals Assurance Company Limited	51.00			
AXA Societe	Beaujon	100.00			
	AXA Pojistovna a.s.	100.00			
	AXA Zivni Pojistovna a.s.	100.00			
	AXA Penzijni Fond a.s.	99.98			
	AXA Bizosito Zrt.	100.00			
	AXA Zycie Towarzystwo Ubezpieczen S.A.	90.24			
	AXA Powszechne Towarzystwo Emerytalne S.A.	100.00			
	AXA Towarzystwo Ubezpieczen i Reasekuracji S.A.	100.00			
	AXA Life Insurance SA	99.90			
	AXA Business Services Private Limited	99.99			
	Compagnie Financiere de Paris	100.00			
AXA France Assurance		100.00			
	AXA Corporate Solutions Assurance	98.75			
AXA Global Life		100.00			
AXA Global P&C		100.00			
AXA Liabilities Managers - France		99.90			
	AXA Liabilities Managers - US	100.00			
	AXA DBIO GP S.à.r.l.	100.00			
	AXA DBIO S.C.A.	9.74			
	GlobALE Rückversicherungs-AG	100.00			
	GLOBAL Group of Australia Pty. Ltd.	100.00			
	GLOBAL Life Reinsurance Company of Australia	100.00			
	GLOBAL U.S. Holdings, Inc.	100.00	13-3907460		
	GLOBAL Reinsurance Corporation of America	100.00	13-5009848	21032	NY
	GLOBAL Reinsurance Canada Holdings Inc.	100.00			
	GLOBAL Reinsurance Company	100.00			
Colisee Re - France		99.90	AA-1320035		
	AXA DBIO S.C.A.	21.67			
	AXA America Corporate Solutions, Inc.	21.01	36-3044045		

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA		100.00			
	AXA Konzern AG	100.00			
		100.00			
	AXA Investment Managers	5.20			
	WinCom Versicherungs-Holding AG	100.00			
		94.90			
	DBV Deutsche Beamtenversicherung Leben AG	100.00			
	DBV Deutsche Beamtenversicherung AG	100.00			
	DBV Deutsche Lebensversicherung AG	100.00			
	AXA Versicherung AG	100.00	AA-1340055		
	AXA ART Versicherung AG - Clologne	100.00			
		100.00			
	AXA Art Holdings Inc.	100.00			
		100.00			
		100.00			
		100.00			
		100.00	13-3368745	29530	NY
	AXA Szolgaltato Kft.	100.00			
	AXA India Holdings	100.00			
		22.22			
	Bharti AXA Life Insurance Company				
	Bharti AXA General Insurance	100.00			
	National Mutual International Pty Limited	100.00			
		49.00			
	AXA-AFFIN Life Insurance Berhad	100.00			
	AXA Financial Services (Singapore) Pte Ltd.	100.00			
	ipac financial planning Taiwan Limited	100.00			
	AXA Insurance Singapore Pte Ltd	100.00			
	AXA Asia Regional Centre Pte Ltd	100.00			
	P.T. Asuransi AXA Indonesia	80.00			
	P.T. Life Indonesia	80.00			
	AXA Financial Services (Singapore) Pte Ltd.	100.00			
	AXA Life Europe	100.00			
	AXA Global Distributors (Ireland) Limited	100.00			
	AXA Ireland Limited	100.00			
	AXA mps Financial Ltd.	100.00			
	AXA Italia S.p.A.	98.24			
		98.11			
	AXA Assicurazioni S.p.A.				
	AXA Japan Holding Co., Ltd	78.67			
		100.00			
	AXA Life Insurance Co.,				
	AXA General Insurance Co., Ltd	100.00			
	AXA Collection Services Co. Ltd	100.00			
	Nextia Life Insurance Co., Ltd	97.25			
	AXA Seguros, S.A. de CV	99.94			
	Voltaire Participacoes	100.00			
	AXA Luxembourg SA	99.99			
	Finance Solutions S.ar.l. ("Finso")	100.00			
	Matignon Finance S.A.	100.00			
	AXA-AFFIN General Insurance Berhad	42.40			
	Philippine AXA Life Insurance Corporation	45.00			
	AXA Middle East SAL Lebanon	49.00			
	AXA Holding SAL	100.00			
	AXA Gulf Holding W.L.L.	95.00			
	AXA Holding Maroc	100.00			
	AXA Assurance Maroc	100.00			

Q12.1

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA		100.00			
	Seguro Directo Gere Compania de Seguros SA	100.00			
	AXA Portugal Companhia de Seguros SA	83.02			
	AXA Portugal Companhia de Seguros Vida SA	87.63			
	AXA Services s.r.o.	100.00			
	EX-SR a.s. v likvdacii	100.00			
	AXA d.s.s., a.s.	100.00			
	AXA d.d.s., a.s.	100.00			
	AXA General Insurance	94.13			
	AXA Mediteraenan Holding, S.A.U	100.00			
	Hilo Direct, Seguros y Reaseguros S.A.	99.99			
	AXA MEDLA IT & Local Support Services, S.A.	100.00			
	AXA Regional Services, S.A.	100.00			
	AXA Seguros Generales, S.A. de Seguros y Reaseguros	99.89			
	AXA Pensiones, S.A. E.G.F.P.	100.00			
	AXA Tigris, S.A.	100.00			
	AXA Vida, S.A.de Seguros y Reaseguros	99.80			
	AXA Senegal	51.53			
	AXA Cote d'Ivoire	78.64			
	AXA Cameroun ©	99.90			
	AXA Gabon	86.49			
	AXA Versicherungen AG	100.00			
	AXA Leben AG	100.00			
	Rechtsschutz AG	66.67			
	AXA Insurance Public Co. Ltd	24.99			
	ASMHoldings Limited	48.80			
	Krungthai-AXA Life Insurance Company Limited	25.00			
	AXA Hayat ve Emeklilik A.S.	100.00			
	AXA Sigorta A.S.	72.55			
	AXA Insurance	50.29			
	AXA Ukraine	50.00			
	AXA Global Risks (Uk) Limited	100.00			
	Horde! FV	100.00			
	AXA Equity & Law Plc	99.90			
	AXA UK PLC	46.90			
		53.10			
	Bluefin Group Limited	100.00			
	GBI Holdings Limited	100.00			
	Guardian Royal Exchange PLC	100.00			
	Architas Advisory Services Limited	100.00			
	Architas Multi-Manager Limited	100.00			
	AXA Sun Direct Limited	100.00			
	Oudinot Participations France	100.00			

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

PART 1 – ORGANIZATIONAL CHART

Names of Parent, Subsidiaries or Affiliates		Ownership %	Federal ID#	NAIC Code	State of Domicile
AXA SA		100.00			
	AXA America Holdings, Inc	100.00	90-0226248		
	AXA Technology Services America Inc.	100.00	30-0011728		
	AXA Corporate Solutions Life Reinsurance Company	100.00	04-2729166	68365	DE
	CS Life Re Company	100.00	46-5697182	15502	AZ
	AXA America Corporate Solutions, Inc.	78.99	36-3044045		
	Coliseum Reinsurance Company	100.00	36-2994662	36552	DE
	AllianceBemstein LP	2.96	13-4064930		
	Mosaic Insurance Company	100.00	04-2482364	16187	DE
	AXA Delaware LLC	100.00	13-4177328		
	AXA Insurance Company	100.00	13-3594502	33022	NY
	AXA Financial, Inc.	100.00	13-3623351		
	787 Holdings, LLC	100.00	27-0294443		
	1285 Holdings, LLC	100.00	46-1106388		
	AllianceBemstein LP	11.98	13-4064930		
	AXA Strategic Ventures US, LLC	100.00	47-2605009		
	AXA Equitable Financial Services, LLC	100.00	52-2197822		
	AXA Distribution Holding Corporation	100.00	13-4078005		
	AXA Advisors, LLC	100.00	13-4071393		
	AXA Network, LLC	100.00	06-1555494		
	PlanConnect, LLC	100.00	27-1540220		
	AXA RE Arizona Company	100.00	14-1903564	14355	AZ
	AXA Equitable Life Insurance Company	100.00	13-5570651	62944	NY
	AXA Equitable Funds Management Group, LLC	100.00	27-5373651		
	EVSA, Inc	100.00	23-2671508		
	Equitable Holdings, LLC	100.00	22-2766036		
	Equitable Casualty Insurance Company	100.00	06-1166226	10589	VT
	ECMC, LLC	100.00	13-3266813		
	AllianceBemstein Corporation	100.00	13-3633538		
	AXA Distributors, LLC	100.00	52-2233674		
	JMR Reality services, Inc	100.00	13-3813232		
	ACMC, LLC.	100.00	13-2677213		
	AllianceBemstein LP	32.16	13-4064930		
	AXA Equitable Life and Annuity Company	100.00	13-3198083	62880	CO
	MONEY Life Insurance Company of America	100.00	86-0222062	78077	AZ
	AllianceBemstein LP	0.94	13-4064930		
	U.S. Financial Life Insurance Company	100.00	38-2046096	84530	OH
	MONEY International Holdings, LLC	100.00	13-3790446		
	MONEY Life Insurance Company of the Americas, Ltd.	100.00	98-0152046		
	MONEY Financial Services, Inc	100.00	11-3722370		
	Financial Marketing Agency, Inc.	100.00	31-1465146		
	1740 Advisors, Inc.	100.00	13-2645490		

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
Members														
0968...	AXA.....	00000.....	00-0000000..	0000898427	0000898427	Paris Stock Exchange	AXA SA.....	FRA.....	UIP.....			0.000		0.....
0000...		00000.....		0.....	0.....		AXA Assistance SA.....	FRA.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Inter Partner Assistance - Belgium.....	BEL.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Corporate Solutions Assurance - France	FRA.....	NIA.....	AXA.....	Ownership.....	98.750	AXA.....	0.....
0000...		00000.....		0.....	0.....		MATRIX.....	USA.....	IA.....	AXA Corporate Solutions Assurance - Fr.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Group Solutions - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Assistance Inc. USA.....	USA.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Investment Managers.....	FRA.....	NIA.....	AXA.....	Ownership.....	73.770	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Investment Managers.....	FRA.....	NIA.....	AXA Konzern AG.....	Ownership.....	5.200	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Investment Managers - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Investment Managers Holdings US.....	USA.....	NIA.....	AXA Investment Managers - France.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Rosenberg Group LLC.....	USA.....	NIA.....	AXA Investment Managers.....	Ownership.....	75.000	AXA.....	0.....
0000...		00000.....	22-3624513..	0001459848	0001459848		AXA IM Rose Inc.....	USA.....	NIA.....	AXA Investment Managers.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....	13-4064930..	0001109448	0001109448		AllianceBernstein LP.....	USA.....	NIA.....	AXA IM Rose Inc.....	Ownership.....	14.670	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Mediterranean Holdings, S.A.U.....	ESP.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Millésimes.....	PRT.....	NIA.....	AXA.....	Ownership.....	42.340	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Real Estate Investment Managers.....	FRA.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Technology Services.....	FRA.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Belgium.....	BEL.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....	13-3623351..	0.....	0000888002		AXA Financial, Inc.....	USA.....	UIP.....	AXA Belgium.....	Ownership.....	0.460	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Life Insurance Company Ltd. - Hong Kong	CHN.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA General Ins. Hong Kong Ltd.- Hong Kong	CHN.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA General Insurance China Ltd.....	CHN.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA China - France.....	FRA.....	NIA.....	AXA.....	Ownership.....	51.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA-Mimentals Assurance Company Limited.	CHN.....	IA.....	AXA China - France.....	Ownership.....	51.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Societe Beaujon.....	FRA.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Pojistovna a.s.....	CZE.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Zivtni Pojistonva a.s.....	CZE.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA Penzijni Fond a.s.....	CZE.....	IA.....	AXA Societe Beaujon.....	Ownership.....	99.980	AXA.....	0.....
0000...		00000.....		0.....	0.....		Compagnie Financiere de Paris.....	FRA.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000.....		0.....	0.....		AXA France Assurance.....	FRA.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0000...		00000...		0.....	0.....		AXA Corporate Solutions Assurance.....	FRA....	IA.....	AXA France Assurance.....	Ownership.....	...98.750	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Global Life.....	FRA....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Global P&C.....	FRA....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Liabilities Managers- France.....	FRA....	IA.....	AXA.....	Ownership.....	...99.900	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Liabilities Managers-US.....	USA....	IA.....	AXA Liabilities Managers- France.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA DBIO GP S.à.r.l.....	LUX....	IA.....	AXA Liabilities Managers- France.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA DBIO S.C.A.....	LUX....	IA.....	AXA DBIO GP S.à.r.l.....	Ownership.....	...9.740	AXA.....	0.....
0000...		00000...	13-3907460..	0.....	0.....		GLOBAL U.S. Holdings, Inc.....	USA....	NIA.....	AXA DBIO S.C.A.....	Ownership.....	...100.000	AXA.....	0.....
0968...		21032...	13-5009848..	0.....	0.....		GLOBAL Reinsurance Corporation of America.....	USA....	IA.....	GLOBAL U.S. Holdings, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		GLOBALE Ruckversicherungs-AG.....	CHE....	IA.....	AXA DBIO S.C.A.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		GLOBAL Group of Australia Pty. Ltd.....	AUS....	IA.....	AXA DBIO S.C.A.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		GLOBAL Life Reinsurance Company of Australia.....	AUS....	IA.....	GLOBAL Group of Australia Pty. Ltd.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		GLOBAL Reinsurance Canada Holdings Inc..	CAN....	NIA.....	AXA DBIO S.C.A.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		GLOBAL Reinsurance Company.....	CAN....	IA.....	GLOBAL Reinsurance Canada Holdings Inc..	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	AA-1320035..	0.....	0.....		Colisee Re - France.....	FRA....	IA.....	AXA.....	Ownership.....	...99.900	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA DBIO S.C.A.....	LUX....	NIA.....	Colisee Re - France.....	Ownership.....	...21.670	AXA.....	0.....
0000...		00000...	36-3044045..	0.....	0001456276		AXA America Corporate Solutions, Inc.....	USA....	NIA.....	Colisee Re - France.....	Ownership.....	...21.006	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Konzern AG.....	DEU....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		WinCom Versicherungs-Holding AG.....	DEU....	NIA.....	AXA Konzern AG.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		DBV Deutsche Beamtenversicherung Leben AG.....	DEU....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	...94.900	AXA.....	0.....
0000...		00000...		0.....	0.....		DBV Deutsche Beamtenversicherung AG.....	DEU....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		DBV Deutsche Lebensversicherung AG.....	DEU....	IA.....	WinCom Versicherungs-Holding AG.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	AA-1340055..	0.....	0.....		AXA Versicherung AG.....	DEU....	IA.....	AXA Konzern AG.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA ART Versicherung AG - Clologne.....	DEU....	IA.....	AXA Konzern AG.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Art Holdings Inc.....	USA....	NIA.....	AXA ART Versicherung AG - Clologne.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Fine Art Service International Inc.....	USA....	NIA.....	AXA Art Holdings Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000...		29530...	13-3368745..	0.....	0.....		AXA Art Insurance Corporation.....	USA....	IA.....	AXA Art Holdings Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Biztosito Zrt.....	HUN....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Szolgaltato Kft.....	HUN....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA India Holdings.....	IND....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Bharti AXA Life Insurance Company.....	IND....	IA.....	AXA India Holdings.....	Ownership.....	...22.220	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Business Services Private Limited.....	IND....	NIA.....	AXA.....	Ownership.....	...99.900	AXA.....	0.....
0000...		00000...		0.....	0.....		Bharti AXA General Insurance.....	IND....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		National Mutual International Pty Limited.....	AUS....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.2

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0000...		00000...		0.....	0.....		P.T. Asuransi AXA Indonesia.....	IDN.....	IA.....	AXA.....	Ownership.....	80.000	AXA.....	0.....
0000...		00000...		0.....	0.....		P.T. Life Indonesia.....	IDN.....	IA.....	AXA.....	Ownership.....	80.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Financial Services (Singapore) Pte Ltd...	SGP.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Life Europe.....	IRL.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Global Distributors (Ireland) Limited.....	IRL.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Ireland Limited.....	IRL.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA mps Financial Ltd.....	IRL.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Italia S.p.A.....	ITA.....	NIA.....	AXA.....	Ownership.....	98.240	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Assicurazioni S.p.A.....	ITA.....	IA.....	AXA Italia S.p.A.....	Ownership.....	98.110	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Japan Holding Co., Ltd.....	JPN.....	NIA.....	AXA.....	Ownership.....	78.670	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Life Insurance Co.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA General Insurance Co., Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Collection Services Co. Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Nextia Life Insurance Co., Ltd.....	JPN.....	IA.....	AXA Japan Holding Co., Ltd.....	Ownership.....	97.250	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Seguros, S.A. de CV.....	MEX.....	IA.....	AXA.....	Ownership.....	99.940	AXA.....	0.....
0000...		00000...		0.....	0.....		Voltaire Participacoes.....	BRA.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Luxembourg SA.....	LUX.....	IA.....	AXA.....	Ownership.....	99.990	AXA.....	0.....
0000...		00000...		0.....	0.....		Finance Solutions S.ar.l. ("Finso").....	LUX.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Matignon Finance S.A.....	LUX.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA-AFFIN General Insurance Berhad.....	MYS.....	IA.....	AXA.....	Ownership.....	42.400	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA-AFFIN Life Insurance Berhad.....	MYS.....	IA.....	National Mutual International Pty Limited.....	Ownership.....	49.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Philippine AXA Life Insurance Corporation.....	MYS.....	IA.....	AXA.....	Ownership.....	45.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Middle East SAL Lebanon.....	LBN.....	NIA.....	AXA.....	Ownership.....	49.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Holding SAL.....	LBN.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Gulf Holding W.L.L.....	BHR.....	NIA.....	AXA.....	Ownership.....	95.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Holding Maroc.....	MAR.....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Assurance Maroc.....	MAR.....	IA.....	AXA Holding Maroc.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Zycie Towarzystwo Ubezpiezen S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	90.240	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Powszechne Towarzystwo Emerytalne S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Towarzystwo Ubezpiezen i Reasekuracji S.A.....	POL.....	IA.....	AXA Societe Beaujon.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Seguro Directo Gere Compania de Seguros SA.....	PRT.....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Portugal Companhia de Seguros SA.....	PRT.....	IA.....	AXA.....	Ownership.....	83.020	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Portugal Companhia de Seguros Vida SA.....	PRT.....	IA.....	AXA.....	Ownership.....	87.630	AXA.....	0.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.3

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domi-ciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0000...		00000...		0.....	0.....		AXA Life Insurance SA.....	ROU....	IA.....	AXA Societe Beaujon.....	Ownership.....	...99.900	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Financial Services (Singapore) Pte Ltd...	SGP....	NIA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		ipac financial planning Taiwan Limited.....	TWN....	NIA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Insurance Singapore Pte Ltd.....	SGP....	IA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Asia Regional Centre Pte Ltd.....	SGP....	IA.....	National Mutual International Pty Limited.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Services s.r.o.....	SVK....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		EX-SR a.s. v likvdacii.....	SVK....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA d.s.s., a.s.....	SVK....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA d.d.s., a.s.....	SVK....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA General Insurance.....	KOR....	IA.....	AXA.....	Ownership.....	...94.130	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Mediterraenan Holding, S.A.U.....	ESP....	NIA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Hilo Direct, Seguros y Reaseguros S.A.....	ESP....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...99.990	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA MEDLA IT & Local Support Services, S.A.	ESP....	NIA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Regional Services, S.A.....	ESP....	NIA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Seguros Generales, S.A. de Seguros y Reaseguros	ESP....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...99.890	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Pensiones, S.A. E.G.F.P.....	ESP....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Tigris, S.A.....	ESP....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Vida, S.A.de Seguros y Reaseguros.....	ESP....	IA.....	AXA Mediterraenan Holding, S.A.U.....	Ownership.....	...99.800	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Senegal.....	SEN....	IA.....	AXA.....	Ownership.....	...51.530	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Cote d'Ivoire.....	CIV....	IA.....	AXA.....	Ownership.....	...78.640	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Cameroun ©.....	CMR....	IA.....	AXA.....	Ownership.....	...99.900	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Gabon.....	GAB....	IA.....	AXA.....	Ownership.....	...86.490	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Versicherungen AG.....	CHE....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Leben AG.....	CHE....	IA.....	AXA Versicherungen AG.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Rechtsschutz AG.....	CHE....	IA.....	AXA Versicherungen AG.....	Ownership.....	...66.670	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Insurance Public Co. Ltd.....	THA....	IA.....	AXA.....	Ownership.....	...24.990	AXA.....	0.....
0000...		00000...		0.....	0.....		ASM Holdings Limited.....	THA....	NIA.....	AXA.....	Ownership.....	...48.800	AXA.....	0.....
0000...		00000...		0.....	0.....		Krungthai-AXA Life Insurance Company Limited	THA....	IA.....	AXA.....	Ownership.....	...25.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Hayat ve Emeklilik A.S.....	TUR....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Sigorta A.S.....	TUR....	IA.....	AXA.....	Ownership.....	...72.550	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Insurance.....	UKR....	IA.....	AXA.....	Ownership.....	...50.290	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Ukraine.....	UKR....	IA.....	AXA.....	Ownership.....	...50.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Global Risks (Uk) Limited.....	GBR....	IA.....	AXA.....	Ownership.....	...100.000	AXA.....	0.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Q13.4

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0000...		00000...		0.....	0.....		Hordel FV.....	GBR...	NIA.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Equity & Law Plc.....	GBR...	IA.....	AXA.....	Ownership.....	99.900	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA UK PLC.....	GBR...	IA.....	AXA Equity & Law Plc.....	Ownership.....	46.900	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA UK PLC.....	GBR...	IA.....	AXA.....	Ownership.....	53.100	AXA.....	0.....
0000...		00000...		0.....	0.....		Bluefin Group Limited.....	GBR...	IA.....	AXA UK PLC.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		GBI Holdings Limited.....	GBR...	IA.....	AXA UK PLC.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Guardian Royal Exchange PLC.....	GBR...	NIA.....	AXA UK PLC.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Architas Advisory Services Limited.....	GBR...	NIA.....	AXA UK PLC.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Architas Multi-Manager Limited.....	GBR...	NIA.....	AXA UK PLC.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		AXA Sun Direct Limited.....	GBR...	IA.....	AXA UK PLC.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...		0.....	0.....		Oudinot Participations (France).....	USA...	UIP.....	AXA.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	90-0226248..	0.....	0001333986		AXA America Holdings, Inc.....	USA...	UIP.....	Oudinot Participation France.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	30-0011728..	0.....	0.....		AXA Technology Services America Inc.....	USA...	NIA.....	AXA America Holdings, Inc.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	36-3044045..	0.....	0001456276		AXA America Corporate Solutions, Inc.....	USA...	NIA.....	AXA America Holdings, Inc.....	Ownership.....	78.994	AXA.....	0.....
0968...		36552...	36-2994662..	0.....	0001456280		Coliseum Reinsurance Company.....	USA...	IA.....	AXA America Corporate Solutions, Inc.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	13-3623351..	0.....	0000888002		AXA Financial, Inc.....	USA...	UIP.....	Coliseum Reinsurance Company.....	Ownership.....	0.030	AXA.....	0.....
0000...		00000...	13-4064930..	0.....	0001109448		AllianceBernstein LP.....	USA...	NIA.....	Coliseum Reinsurance Company.....	Ownership.....	2.970	AXA.....	0.....
0968...		16187...	04-2482364..	0.....	0.....		Mosaic Insurance Company.....	USA...	IA.....	Coliseum Reinsurance Company.....	Ownership.....	100.000	AXA.....	0.....
0968...		68365...	04-2729166..	0.....	0.....		AXA Corporate Solutions Life Reinsurance Company.....	USA...	IA.....	AXA America Holdings, Inc.....	Ownership.....	100.000	AXA.....	0.....
0968...		15502...	46-5697182..	0.....	0.....		CS Life Re Company.....	USA...	IA.....	AXA Corporate Solutions Life Reinsurance Company.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	13-4177328..	0.....	0.....		AXA Delaware LLC.....	USA...	NIA.....	Coliseum Reinsurance Company.....	Ownership.....	100.000	AXA.....	0.....
0968...		33022...	13-3594502..	0.....	0.....		AXA Insurance Company.....	USA...	IA.....	AXA Delaware LLC.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	13-3623351..	0.....	0000888002		AXA Financial, Inc.....	USA...	UIP.....	AXA America Holdings, Inc.....	Ownership.....	99.490	AXA.....	0.....
0000...		00000...	27-0294443..	0.....	0.....		787 Holdings, LLC.....	USA...	NIA.....	AXA Financial, Inc.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	46-1106388..	0.....	0.....		1285 Holdings, LLC.....	USA...	NIA.....	AXA Financial, Inc.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	13-4064930..	0.....	0001109448		AllianceBernstein LP.....	USA...	NIA.....	AXA Financial, Inc.....	Ownership.....	15.650	AXA.....	0.....
0000...		00000...	47-2605009..	0.....	0.....		AXA Strategic Ventures US, LLC.....	USA...	NIA.....	AXA Financial, Inc.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	52-2197822..	0.....	0001257148		AXA Equitable Financial Services, LLC.....	USA...	UDP.....	AXA Financial, Inc.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	13-4078005..	0.....	0.....		AXA Distribution Holding Corporation.....	USA...	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	13-4071393..	0.....	0000033179		AXA Advisors, LLC.....	USA...	NIA.....	AXA Distribution Holding Corporation.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	06-1555494..	0.....	0001292309		AXA Network, LLC.....	USA...	NIA.....	AXA Distribution Holding Corporation.....	Ownership.....	100.000	AXA.....	0.....
0000...		00000...	27-1540220..	0.....	0.....		PlanConnect, LLC.....	USA...	NIA.....	AXA Distribution Holding Corporation.....	Ownership.....	100.000	AXA.....	0.....
0968...		14355...	14-1903564..	0.....	0001450152		AXA RE Arizona Company.....	USA...	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	100.000	AXA.....	0.....
0968...		62944...	13-5570651..	0.....	0000727920		AXA Equitable Life Insurance Company.....	USA...	RE.....	AXA Equitable Financial Services, LLC.....	Ownership.....	100.000	AXA.....	0.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Public Traded (U.S. or International)	Name of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0000...		00000...	27-5373651..	0.....	0.....		AXA Equitable Funds Management Group, LLC	USA.....	DS.....	AXA Equitable Life Insurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	23-2671508..	0.....	0.....		EVSA, Inc.....	USA.....	DS.....	AXA Equitable Life Insurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	22-2766036..	0.....	0001257149		Equitable Holdings, LLC.....	USA.....	DS.....	AXA Equitable Life Insurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	13-2677213..	0.....	0000003798		ACMC, LLC.....	USA.....	DS.....	AXA Equitable Life Insurance Company.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	13-4064930..	0.....	0001109448		AllianceBernstein LP.....	USA.....	NIA.....	ACMC, LLC.....	Ownership.....	...28.610	AXA.....	0.....
0968...		10589...	06-1166226..	0.....	0.....		Equitable Casualty Insurance Company.....	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	13-3266813..	0.....	0000842885		ECMC, LLC.....	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	13-3633538..	0.....	0.....		AllianceBernstein Corporation.....	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	52-2233674..	0.....	0000858875		AXA Distributors, LLC.....	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	13-3813232..	0.....	0.....		JMR Reality services, Inc.....	USA.....	DS.....	Equitable Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0968...		62880...	13-3198083..	0.....	0001342913		AXA Equitable Life and Annuity Company.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	13-3790446..	0.....	0.....		MONY International Holdings, LLC.....	USA.....	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	98-0152046..	0.....	0.....		MONY Life Insurance Company of the Americas, Ltd.	USA.....	IA.....	MONY International Holdings, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0968...		78077...	86-0222062..	0.....	0000835357		MONY Life Insurance Company of America...	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	13-4064930..	0.....	0001109448		AllianceBernstein LP.....	USA.....	NIA.....	MONY Life Insurance Company of America...	Ownership.....	...0.940	AXA.....	0.....
0968...		84530...	38-2046096..	0.....	0.....		U.S. Financial Life Insurance Company.....	USA.....	IA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	11-3722370..	0.....	0.....		MONY Financial Services, Inc.....	USA.....	NIA.....	AXA Equitable Financial Services, LLC.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	31-1465146..	0.....	0.....		Financial Marketing Agency, Inc.....	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	13-2645490..	0.....	0.....		1740 Advisors, Inc.....	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	41-1941465..	0.....	0.....		Trusted Insurance Advisors General Agency Corp.	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....
0000...		00000...	41-1941464..	0.....	0.....		Trusted Insurance Advisors Corp.....	USA.....	NIA.....	MONY Financial Services, Inc.....	Ownership.....	...100.000	AXA.....	0.....

Q13.5

U.S. FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO

Explanations:

1.

The data for this supplement is not required to be filed.
2.

The data for this supplement is not required to be filed.
3.

The data for this supplement is not required to be filed.
4.

The data for this supplement is not required to be filed.
5.

The data for this supplement is not required to be filed.
6.

The data for this supplement is not required to be filed.
7.

The data for this supplement is not required to be filed.

Bar Code:



* 8 4 5 3 0 2 0 1 6 4 9 0 0 0 0 1 *



* 8 4 5 3 0 2 0 1 6 3 6 5 0 0 0 0 1 *



* 8 4 5 3 0 2 0 1 6 4 4 5 0 0 0 0 1 *



* 8 4 5 3 0 2 0 1 6 4 4 6 0 0 0 0 1 *



* 8 4 5 3 0 2 0 1 6 4 4 7 0 0 0 0 1 *



* 8 4 5 3 0 2 0 1 6 4 4 8 0 0 0 0 1 *



* 8 4 5 3 0 2 0 1 6 4 4 9 0 0 0 0 1 *

U.S. FINANCIAL LIFE INSURANCE COMPANY
Overflow Page for Write-Ins

NONE

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE A - VERIFICATION
Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....	0	0
2.2 Additional investment made after acquisition.....	0	0
3. Current year change in encumbrances.....	0	0
4. Total gain (loss) on disposals.....	0	0
5. Deduct amounts received on disposals.....	0	0
6. Total foreign exchange change in book/adjusted carrying value.....	0	0
7. Deduct current year's other-than-temporary impairment recognized.....	0	0
8. Deduct current year's depreciation.....	0	0
9. Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8).....	0	0
10. Deduct total nonadmitted amounts.....	0	0
11. Statement value at end of current period (Line 9 minus Line 10).....	0	0

SCHEDULE B - VERIFICATION
Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition.....	0	0
2.2 Additional investment made after acquisition.....	0	0
3. Capitalized deferred interest and other.....	0	0
4. Accrual of discount.....	0	0
5. Unrealized valuation increase (decrease).....	0	0
6. Total gain (loss) on disposals.....	0	0
7. Deduct amounts received on disposals.....	0	0
8. Deduct amortization of premium and mortgage interest points and commitment fees.....	0	0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest.....	0	0
10. Deduct current year's other-than-temporary impairment recognized.....	0	0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	0	0
12. Total valuation allowance.....	0	0
13. Subtotal (Line 11 plus Line 12).....	0	0
14. Deduct total nonadmitted amounts.....	0	0
15. Statement value at end of current period (Line 13 minus Line 14).....	0	0

SCHEDULE BA - VERIFICATION
Other Long-Term Invested Assets

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

SCHEDULE D - VERIFICATION
Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year.....	480,096,019	500,224,187
2. Cost of bonds and stocks acquired.....	26,973,115	79,167,388
3. Accrual of discount.....	38,576	201,196
4. Unrealized valuation increase (decrease).....	0	0
5. Total gain (loss) on disposals.....	927,229	587,849
6. Deduct consideration for bonds and stocks disposed of.....	28,644,137	99,115,905
7. Deduct amortization of premium.....	217,648	968,696
8. Total foreign exchange change in book/adjusted carrying value.....	0	0
9. Deduct current year's other-than-temporary impairment recognized.....	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	479,173,154	480,096,019
11. Deduct total nonadmitted amounts.....	0	0
12. Statement value at end of current period (Line 10 minus Line 11).....	479,173,154	480,096,019

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

QSI02	NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
	BONDS								
	1. NAIC 1 (a).....	325,101,818	39,599,834	46,265,571	(8,327,642)	310,108,439			325,101,818
	2. NAIC 2 (a).....	161,607,704	6,981,210	5,511,733	6,504,063	169,581,244			161,607,704
	3. NAIC 3 (a).....	9,820,369	0	1,189,604	1,644,506	10,275,271			9,820,369
	4. NAIC 4 (a).....	0	0	0	0	0			0
	5. NAIC 5 (a).....	0	0	0	0	0			0
	6. NAIC 6 (a).....	215,500	0	0	0	215,500			215,500
	7. Total Bonds.....	496,745,391	46,581,044	52,966,908	(179,073)	490,180,454	0	0	496,745,391
	PREFERRED STOCK								
	8. NAIC 1.....	0	0	0	0	0			0
	9. NAIC 2.....	3,990,630	0	0	0	3,990,630			3,990,630
	10. NAIC 3.....	0	0	0	0	0			0
	11. NAIC 4.....	0	0	0	0	0			0
	12. NAIC 5.....	0	0	0	0	0			0
	13. NAIC 6.....	0	0	0	0	0			0
	14. Total Preferred Stock.....	3,990,630	0	0	0	3,990,630	0	0	3,990,630
	15. Total Bonds and Preferred Stock.....	500,736,021	46,581,044	52,966,908	(179,073)	494,171,084	0	0	500,736,021

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation:
NAIC 1 \$.....0; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0.

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999.....	14,997,930	XXX.....	14,997,930	2,565	0

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	20,640,001	27,978,049
2. Cost of short-term investments acquired.....	19,607,929	125,992,952
3. Accrual of discount.....	0	0
4. Unrealized valuation increase (decrease).....	0	0
5. Total gain (loss) on disposals.....	0	0
6. Deduct consideration received on disposals.....	25,250,000	133,331,000
7. Deduct amortization of premium.....	0	0
8. Total foreign exchange change in book/adjusted carrying value.....	0	0
9. Deduct current year's other-than-temporary impairment recognized.....	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	14,997,930	20,640,001
11. Deduct total nonadmitted amounts.....	0	0
12. Statement value at end of current period (Line 10 minus Line 11).....	14,997,930	20,640,001

Sch. DB - Pt. A - Verification
NONE

Sch. DB - Pt. B - Verification
NONE

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

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

Sch. DB - Verification
NONE

Sch. E - Verification
NONE

Sch. A - Pt. 2
NONE

Sch. A - Pt. 3
NONE

Sch. B - Pt. 2
NONE

Sch. B - Pt. 3
NONE

Sch. BA - Pt. 2
NONE

Sch. BA - Pt. 3
NONE

SCHEDULE D - PART 3

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

1	2			3	4	5			6	7	8	9	10
CUSIP Identification	Description			Foreign	Date Acquired	Name of Vendor			Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - U.S. Government													
912828 C7 3	UNITED STATES OF AMERICA TREASURY.....				03/30/2016....	JEFFERIES GROUP LLC.....				5,011,328	5,000,000	20,082	1.....
0599999. Total Bonds - U.S Government.....										5,011,328	5,000,000	20,082	XXX
Bonds - Industrial and Miscellaneous													
037833 BY 5	APPLE INC.....				02/16/2016....	DEUTSCHE BANK.....				3,991,200	4,000,000	.0	1FE.....
10112R AX 2	BOSTON PROPERTIES LP.....				01/08/2016....	JPMORGAN CHASE & CO.....				3,988,320	4,000,000	.0	2FE.....
437076 BM 3	HOME DEPOT INC.....				02/03/2016....	JPMORGAN CHASE & CO.....				2,980,680	3,000,000	.0	1FE.....
478160 BY 9	JOHNSON & JOHNSON.....				03/15/2016....	GOLDMAN SACHS.....				3,965,720	4,000,000	4,628	1FE.....
501044 DC 2	KROGER CO.....				01/08/2016....	US BANCORP.....				2,992,890	3,000,000	.0	2FE.....
61746B DZ 6	MORGAN STANLEY.....				01/22/2016....	MORGAN STANLEY.....				1,496,925	1,500,000	.0	1FE.....
742718 EP 0	PROCTER & GAMBLE CO.....				01/28/2016....	CITIGROUP INC.....				585,854	588,000	.0	1FE.....
828807 CW 5	SIMON PROPERTY GROUP LP.....				01/08/2016....	VARIOUS.....				1,960,199	1,968,000	.0	1FE.....
3899999. Total Bonds - Industrial and Miscellaneous.....										21,961,788	22,056,000	4,628	XXX
8399997. Total Bonds - Part 3.....										26,973,116	27,056,000	24,710	XXX
8399999. Total Bonds.....										26,973,116	27,056,000	24,710	XXX
9999999. Total Bonds, Preferred and Common Stocks.....										26,973,116	XXX	24,710	XXX

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

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2			3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
												11	12	13	14	15							
CUSIP Identification	Description			F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Design- ation or Market Indicator (a)
Bonds - U.S. Government																							
36201N	K9	0	GOVERNMENT NATL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		23,714	23,714	24,548	23,761	0	(46)	0	(46)	0	23,714	0	0	0	164	11/15/2032....	1.....
36210T	Q2	5	GOVERNMENT NATL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		2,220	2,220	2,309	2,220	0	0	0	0	0	2,220	0	0	0	22	04/15/2029....	1.....
36210X	T7	2	GOVERNMENT NATL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		406	406	422	406	0	0	0	0	0	406	0	0	0	4	04/15/2029....	1.....
36213E	PQ	3	GOVERNMENT NATL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		4,152	4,152	4,138	4,151	0	0	0	0	0	4,152	0	0	0	41	12/15/2031....	1.....
0599999. Total Bonds - U.S. Government.....								30,492	30,492	31,417	30,538	0	(46)	0	(46)	0	30,492	0	0	0	231	XXX	XXX
Bonds - All Other Government																							
458182	BV	3	INTER-AMERICAN DEVEL BK.....	F	02/24/2016.	GOLDMAN SACHS.....		2,787,020	2,000,000	2,441,400	2,249,983	0	(3,328)	0	(3,328)	0	2,246,655	0	540,365	540,365	28,778	06/15/2025....	1FE.....
1099999. Total Bonds - All Other Government.....								2,787,020	2,000,000	2,441,400	2,249,983	0	(3,328)	0	(3,328)	0	2,246,655	0	540,365	540,365	28,778	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment																							
312903	KT	3	FED HOME LOAN MTG CORP.....	F	03/15/2016.	MBS PAYDOWN.....		744	744	762	744	0	0	0	0	0	744	0	0	0	11	01/15/2021....	1.....
312905	WS	7	FED HOME LOAN MTG CORP.....	F	03/01/2016.	MBS PAYDOWN.....		322	322	330	322	0	0	0	0	0	322	0	0	0	4	05/15/2021....	1.....
3133T6	M8	1	FED HOME LOAN MTG CORP.....	F	03/01/2016.	MBS PAYDOWN.....		891	891	835	891	0	0	0	0	0	891	0	0	0	9	04/15/2026....	1.....
31340Y	FN	4	FED HOME LOAN MTG CORP.....	F	03/15/2016.	MBS PAYDOWN.....		766	766	792	766	0	0	0	0	0	766	0	0	0	12	03/15/2020....	1.....
31358E	JG	8	FED NATIONAL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		381	381	330	380	0	0	0	0	0	381	0	0	0	4	06/25/2020....	1.....
31358E	QE	5	FED NATIONAL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		895	895	921	895	0	0	0	0	0	895	0	0	0	13	06/25/2020....	1.....
31358J	SN	2	FED NATIONAL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		568	568	580	568	0	0	0	0	0	568	0	0	0	9	09/25/2021....	1.....
31358L	JB	3	FED NATIONAL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		517	517	527	517	0	0	0	0	0	517	0	0	0	7	01/25/2022....	1.....
31359D	6L	2	FED NATIONAL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		4,548	4,548	4,348	4,547	0	2	0	2	0	4,548	0	0	0	48	09/25/2023....	1.....
3837H0	QK	2	GOVERNMENT NATL MTG ASSN.....	F	03/01/2016.	MBS PAYDOWN.....		5,203	5,203	5,018	5,202	0	1	0	1	0	5,203	0	0	0	58	06/20/2026....	1.....
3199999. Total Bonds - U.S. Special Revenue and Special Assessment.....								14,835	14,835	14,443	14,832	0	3	0	3	0	14,835	0	0	0	175	XXX	XXX
Bonds - Industrial and Miscellaneous																							
071813	AY	5	BAXTER INTERNATIONAL INC.....	F	03/02/2016.	PREREF.....		2,778,900	2,500,000	2,539,800	2,512,569	0	(836)	0	(836)	0	2,511,733	0	267,167	267,167	33,967	06/01/2018....	2FE.....
14912L	2Y	6	CATERPILLAR FIN SERV CRP.....	F	03/15/2016.	MATURITY.....		2,000,000	2,000,000	2,032,320	2,000,897	0	(897)	0	(897)	0	2,000,000	0	0	0	55,000	03/15/2016....	1FE.....
171875	AD	9	CINCINNATI BELL TEL CO.....	F	03/04/2016.	ROBERT W BAIRD CO INC.....		907,500	1,000,000	901,873	900,000	0	0	0	0	0	900,000	0	7,500	7,500	17,150	12/01/2028....	3FE.....
437076	AP	7	HOME DEPOT INC.....	F	03/01/2016.	MATURITY.....		1,000,000	1,000,000	986,090	999,689	0	311	0	311	0	1,000,000	0	0	0	27,000	03/01/2016....	1FE.....
49327X	AB	6	KEY BANK NA.....	F	03/03/2016.	MATURITY.....		3,000,000	3,000,000	3,025,650	3,000,603	0	(603)	0	(603)	0	3,000,000	0	0	0	76,300	03/03/2016....	2FE.....
579780	AJ	6	MCCORMICK & CO INC/MD.....	F	02/25/2016.	VARIOUS.....		1,756,205	1,639,000	1,624,872	1,627,779	0	211	0	211	0	1,627,990	0	128,215	128,215	28,683	09/01/2023....	1FE.....
68402L	AC	8	ORACLE CORP.....	F	01/15/2016.	MATURITY.....		4,000,000	4,000,000	3,978,597	3,999,892	0	108	0	108	0	4,000,000	0	0	0	105,000	01/15/2016....	1FE.....
74005P	AP	9	PRAXAIR INC.....	F	02/29/2016.	CALLED THRU ISSUER at 100.000...		1,000,000	1,000,000	997,990	999,700	0	39	0	39	0	999,739	0	261	261	70,649	03/15/2017....	1FE.....
771196	AS	1	ROCHE HOLDINGS INC.....	F	03/24/2016.	CALLED THRU ISSUER at 101.758...		512,860	504,000	528,721	513,498	0	(638)	0	(638)	0	512,860	0	0	0	41,191	03/01/2019....	1FE.....
907818	AZ	1	UNION PACIFIC CORP.....	F	02/01/2016.	MATURITY.....		500,000	500,000	497,755	499,983	0	17	0	17	0	500,000	0	0	0	17,500	02/01/2016....	1FE.....
947075	AD	9	WEATHERFORD INTL LTD.....	F	03/04/2016.	MORGAN STANLEY.....		273,325	290,000	288,440	289,569	0	34	0	34	0	289,604	0	(16,279)	(16,279)	8,410	03/15/2018....	3FE.....
063679	JJ	4	BANK OF MONTREAL.....	A	01/25/2016.	MATURITY.....		1,957,000	1,957,000	1,955,728	1,956,982	0	18	0	18	0	1,957,000	0	0	0	25,686	01/25/2016....	1FE.....
136069	DT	5	CANADIAN IMPERIAL BANK OF COMMERCE.....	A	01/27/2016.	MATURITY.....		1,635,000	1,635,000	1,634,313	1,634,989	0	11	0	11	0	1,635,000	0	0	0	22,481	01/27/2016....	1FE.....
05252A	BN	0	AUSTRALIA & NEW ZEALAND BANKING GRP.....	F	03/01/2016.	MATURITY.....		1,500,000	1,500,000	1,493,895	1,499,781	0	219	0	219	0	1,500,000	0	0	0	24,375	03/01/2016....	1FE.....

QE05

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2			3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
												11	12	13	14	15							
CUSIP Identification	Description			F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Design- ation or Market Indicator (a)
25600W AB 6	DNB NOR BOLIGKREDITT.....			F	03/29/2016.	MATURITY.....		1,495,000	1,495,000	1,493,206	1,494,906	0	94	0	94	0	1,495,000	0	0	0	21,678	03/29/2016....	1FE.....
87020L AA 4	SWEDBANK HYPOTEK AB.....			F	03/28/2016.	MATURITY.....		1,496,000	1,496,000	1,494,758	1,495,778	0	222	0	222	0	1,496,000	0	0	0	22,066	03/28/2016....	1FE.....
3899999.	Total Bonds - Industrial and Miscellaneous.....							25,811,790	25,516,000	25,474,008	25,426,615	0	(1,690)	0	(1,690)	0	25,424,926	0	386,864	386,864	597,136	XXX	XXX
8399997.	Total Bonds - Part 4.....							28,644,137	27,561,327	27,961,268	27,721,968	0	(5,061)	0	(5,061)	0	27,716,908	0	927,229	927,229	626,320	XXX	XXX
8399999.	Total Bonds.....							28,644,137	27,561,327	27,961,268	27,721,968	0	(5,061)	0	(5,061)	0	27,716,908	0	927,229	927,229	626,320	XXX	XXX
9999999.	Total Bonds, Preferred and Common Stocks.....							28,644,137	XXX	27,961,268	27,721,968	0	(5,061)	0	(5,061)	0	27,716,908	0	927,229	927,229	626,320	XXX	XXX

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

Sch. DB - Pt. A - Sn. 1

NONE

Sch. DB - Pt. B - Sn. 1

NONE

Sch. DB - Pt. D - Sn. 1

NONE

Sch. DB - Pt. D - Sn. 2

NONE

Sch. DL - Pt. 1

NONE

Sch. DL - Pt. 2

NONE

U.S. FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
Open Depositories								
FIFTH THIRD CINCINNATI, OH.....		0.000	0	0	(1,944,027)	(4,850,952)	(3,269,265)	XXX
JP MORGAN CHASE..... NEW YORK, NY.....		0.000	0	0	3,747,594	1,946,841	15,899,052	XXX
0199999. Total Open Depositories.....	XXX	XXX	0	0	1,803,566	(2,904,111)	12,629,787	XXX
0399999. Total Cash on Deposit.....	XXX	XXX	0	0	1,803,566	(2,904,111)	12,629,787	XXX
0599999. Total Cash.....	XXX	XXX	0	0	1,803,566	(2,904,111)	12,629,787	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year

NONE