



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2016
OF THE CONDITION AND AFFAIRS OF THE

The Lafayette Life Insurance Company

NAIC Group Code	0836 (Current)	0836 (Prior)	NAIC Company Code	65242	Employer's ID Number	35-0457540
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	OH	
Country of Domicile	United States of America					
Incorporated/Organized	12/26/1905			Commenced Business	12/26/1905	
Statutory Home Office	301 East 4th Street (Street and Number)			Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)		
Main Administrative Office	400 Broadway (Street and Number) Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)					
				513-362-4900 (Area Code) (Telephone Number)		
Mail Address	400 Broadway (Street and Number or P.O. Box)			Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	400 Broadway (Street and Number) Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)					
				513-362-4900 (Area Code) (Telephone Number)		
Internet Website Address	www.Lafayettelife.com					
Statutory Statement Contact	Wade Matthew Fugate (Name) CompAcctGrp@WesternSouthernLife.com (E-mail Address)			513-629-1402 (Area Code) (Telephone Number) 513-629-1871 (FAX Number)		

OFFICERS

Chairman of the Board	John Finn Barrett	Secretary and Counsel	Donald Joseph Wuebbling
President & CEO	Bryan Chalmer Dunn		

OTHER

Karen Ann Chamberlain, Sr VP, Chf Information Off	Kim Rehling Chiodi, Sr VP	Michael Francis Donahue, VP
Lisa Beth Fangman, VP	Wade Matthew Fugate #, VP, Controller	Daniel Eugene Haneline, VP
Daniel Wayne Harris, Sr VP, Chief Actuary	David Todd Henderson, Sr VP, Chief Risk Officer	Kevin Louis Howard, VP, Deputy Gen Counsel
Bradley Joseph Hunkler, Sr VP, Chief Financial Officer	Cheryl Ann Jorgenson, VP	Phillip Earl King, VP & Auditor
Roger Michael Lanham #, Sr VP, Co-Chief Inv Officer	Daniel Roger Larsen, VP, Tax	Bruce William Maisel, VP, CCO
Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel	Mario Joseph San Marco, VP	Lawrence Robert Silverstein, Sr VP, CMO
James Joseph Vance, Sr VP, Treasurer	Brendan Matthew White #, Sr VP, Co-Chief Inv Officer	

DIRECTORS OR TRUSTEES

John Finn Barrett	Bryan Chalmer Dunn	Jill Tripp McGruder #
Jimmy Joe Miller	Jonathan David Niemeyer #	

State of Ohio
County of Hamilton SS:

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

Bryan Chalmer Dunn President & CEO	Donald Joseph Wuebbling Secretary and Counsel	Wade Matthew Fugate VP and Controller
Subscribed and sworn to before me this 22nd day of February, 2017	a. Is this an original filing? b. If no, 1. State the amendment number..... 2. Date filed 3. Number of pages attached.....	Yes [X] No []

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	3,424,661,149	0	3,424,661,149	3,240,121,140
2. Stocks (Schedule D):				
2.1 Preferred stocks	27,394,032	0	27,394,032	3,320,800
2.2 Common stocks	72,590,693	503,292	72,087,401	69,881,311
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	390,533,251	0	390,533,251	316,348,652
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	
4.3 Properties held for sale (less \$ encumbrances)			0	726,219
5. Cash (\$(3,357,871) , Schedule E - Part 1), cash equivalents (\$30,704,752 , Schedule E - Part 2) and short-term investments (\$43,807,753 , Schedule DA)	71,154,634	0	71,154,634	124,103,770
6. Contract loans (including \$ premium notes)	492,510,500	0	492,510,500	452,826,030
7. Derivatives (Schedule DB)	58,138,535	0	58,138,535	20,217,966
8. Other invested assets (Schedule BA)	214,670,647	2,089,864	212,580,783	142,055,936
9. Receivables for securities	3,751,094	0	3,751,094	2,475,057
10. Securities lending reinvested collateral assets (Schedule DL)	14,437,209	0	14,437,209	37,577,802
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,769,841,744	2,593,156	4,767,248,588	4,409,654,683
13. Title plants less \$ charged off (for Title insurers only)			0	
14. Investment income due and accrued	48,708,959	0	48,708,959	46,613,023
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	7,008,459	0	7,008,459	6,664,568
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	43,837,717		43,837,717	42,412,772
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	4,319,846	0	4,319,846	3,615,090
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts	256,133	0	256,133	289,388
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	593,508	0	593,508	
18.2 Net deferred tax asset	55,656,098	19,057,589	36,598,509	36,722,131
19. Guaranty funds receivable or on deposit	1,819,014	0	1,819,014	2,053,053
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets (\$)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates			0	
24. Health care (\$) and other amounts receivable	2,048,896	1,004,809	1,044,087	28,293
25. Aggregate write-ins for other than invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,934,090,374	22,655,554	4,911,434,820	4,548,053,001
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. Total (Lines 26 and 27)	4,934,090,374	22,655,554	4,911,434,820	4,548,053,001
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
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.				
2502.				
2503.				
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)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$3,869,996,566 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$3,658,485 Modco Reserve)	3,869,996,566	3,610,807,526
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	475,360	526,418
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	366,875,002	329,212,574
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	9,990,822	6,795,329
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	0	0
5. Policyholders' dividends \$1,183,047 and coupons \$ due and unpaid (Exhibit 4, Line 10)	1,183,047	1,164,665
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)	57,343,332	54,019,820
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	959,444	907,425
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$80,506 assumed and \$4,397,654 ceded	4,478,160	4,027,896
9.4 Interest maintenance reserve (IMR, Line 6)	6,896,810	3,645,339
10. Commissions to agents due or accrued-life and annuity contracts \$314,595 accident and health \$ and deposit-type contract funds \$	314,595	237,304
11. Commissions and expense allowances payable on reinsurance assumed	210	228
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	774,840	813,993
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	2,644,291	3,014,142
15.1 Current federal and foreign income taxes, including \$0 on realized capital gains (losses)	0	1,640,287
15.2 Net deferred tax liability		
16. Unearned investment income	26,619	4,170
17. Amounts withheld or retained by company as agent or trustee	564,132	
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	3,321,652	4,467,276
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above	3,849,098	3,815,570
22. Borrowed money \$0 and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	47,514,211	38,380,227
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,324,854	2,518,353
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	40,620,871	11,258,879
24.09 Payable for securities	3,916,092	99,948
24.10 Payable for securities lending	116,525,743	140,720,804
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	82,183,712	68,548,178
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	4,622,779,463	4,286,626,351
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	4,622,779,463	4,286,626,351
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	150,825,285	130,825,285
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	135,330,072	128,101,365
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	286,155,357	258,926,650
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	288,655,357	261,426,650
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	4,911,434,820	4,548,053,001
DETAILS OF WRITE-INS		
2501. Unfunded Commitment to Low Income Housing Tax Credit Property	77,161,506	66,175,262
2502. Payable for Collateral on Derivatives	3,950,000	1,210,000
2503. Outstanding disbursement - death	749,960	935,639
2598. Summary of remaining write-ins for Line 25 from overflow page	322,246	227,277
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	82,183,712	68,548,178
3101.		
3102.		
3103.		
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.		
3402.		
3403.		
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	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	569,531,426	532,937,301
2. Considerations for supplementary contracts with life contingencies	1,541,140	2,569,512
3. Net investment income (Exhibit of Net Investment Income, Line 17)	196,804,311	192,715,883
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	562,212	725,019
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	101,788	121,801
7. Reserve adjustments on reinsurance ceded	0	
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	
8.2 Charges and fees for deposit-type contracts	0	
8.3 Aggregate write-ins for miscellaneous income	900,337	893,086
9. Total (Lines 1 to 8.3)	769,441,214	729,962,602
10. Death benefits	24,444,376	23,735,040
11. Matured endowments (excluding guaranteed annual pure endowments)	133,889	67,206
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	31,167,582	25,566,296
13. Disability benefits and benefits under accident and health contracts	1,364,914	681,674
14. Coupons, guaranteed annual pure endowments and similar benefits	0	
15. Surrender benefits and withdrawals for life contracts	272,428,072	294,136,246
16. Group conversions	0	
17. Interest and adjustments on contract or deposit-type contract funds	10,688,149	(2,245,325)
18. Payments on supplementary contracts with life contingencies	2,011,066	2,279,626
19. Increase in aggregate reserves for life and accident and health contracts	260,136,972	205,548,832
20. Totals (Lines 10 to 19)	602,375,020	549,769,595
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	55,074,610	56,864,527
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	3,260	3,988
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	33,363,970	31,865,111
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	8,661,464	8,087,712
25. Increase in loading on deferred and uncollected premiums	195,758	(852,347)
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	
27. Aggregate write-ins for deductions	2,948,030	2,012,682
28. Totals (Lines 20 to 27)	702,622,112	647,751,268
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	66,819,102	82,211,334
30. Dividends to policyholders	56,574,004	52,703,253
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	10,245,098	29,508,081
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	352,281	6,194,899
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)	9,892,817	23,313,182
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$5,199,824 (excluding taxes of \$2,053,522 transferred to the IMR)	(6,974,140)	9,583,593
35. Net income (Line 33 plus Line 34)	2,918,677	32,896,775
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	261,426,650	204,368,297
37. Net income (Line 35)	2,918,677	32,896,775
38. Change in net unrealized capital gains (losses) less capital gains tax of \$1,707,788	11,098,186	(14,462,568)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	4,434,389	(939,671)
41. Change in nonadmitted assets	(3,087,551)	(468,373)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	1,900,000
44. Change in asset valuation reserve	(9,133,984)	(1,867,810)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	20,000,000	40,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	998,990	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	27,228,707	57,058,353
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	288,655,357	261,426,650
DETAILS OF WRITE-INS		
08.301. Pension Administration Fees	798,680	778,314
08.302. Miscellaneous Income	101,657	114,772
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	900,337	893,086
2701. Benefits for employees and agents not included elsewhere	1,236,504	1,557,353
2702. Modified coinsurance change in mean reserve adjustment	848,790	324,331
2703. Securities lending interest expense	846,636	130,998
2798. Summary of remaining write-ins for Line 27 from overflow page	16,100	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	2,948,030	2,012,682
5301. Traditional and term reserves error correction	998,990	
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	998,990	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	569,159,991	535,565,655
2. Net investment income	203,862,650	194,977,586
3. Miscellaneous income	1,035,380	962,138
4. Total (Lines 1 through 3)	774,058,021	731,505,379
5. Benefit and loss related payments	339,256,998	344,186,628
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	100,149,046	98,545,575
8. Dividends paid to policyholders	53,232,110	49,178,962
9. Federal and foreign income taxes paid (recovered) net of \$3,961,772 tax on capital gains (losses)	9,839,423	10,452,780
10. Total (Lines 5 through 9)	502,477,577	502,363,945
11. Net cash from operations (Line 4 minus Line 10)	271,580,444	229,141,434
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	489,712,262	476,648,830
12.2 Stocks	44,003,825	72,998,659
12.3 Mortgage loans	30,132,803	53,726,744
12.4 Real estate	1,995,000	0
12.5 Other invested assets	419,811	2,100,000
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	584	4,221
12.7 Miscellaneous proceeds	26,956,737	29,591,816
12.8 Total investment proceeds (Lines 12.1 to 12.7)	593,221,022	635,070,270
13. Cost of investments acquired (long-term only):		
13.1 Bonds	678,951,312	802,370,116
13.2 Stocks	62,948,316	58,329,559
13.3 Mortgage loans	104,317,394	79,148,929
13.4 Real estate	78,033	0
13.5 Other invested assets	59,893,270	8,456,913
13.6 Miscellaneous applications	30,700,488	20,900,593
13.7 Total investments acquired (Lines 13.1 to 13.6)	936,888,813	969,206,110
14. Net increase (decrease) in contract loans and premium notes	39,684,470	53,770,784
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(383,352,261)	(387,906,624)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	20,000,000	40,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	37,662,428	118,144,643
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	1,160,253	98,712,900
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	58,822,681	256,857,543
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(52,949,136)	98,092,353
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	124,103,770	26,011,417
19.2 End of year (Line 18 plus Line 19.1)	71,154,634	124,103,770

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

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	569,531,426	0	396,688,950	151,865,358		0	56,463	20,920,655	0	0	0	
2. Considerations for supplementary contracts with life contingencies	1,541,140				1,541,140							
3. Net investment income	196,804,311		122,246,751	65,292,218	848,854		223,233	4,216,564	24,804			3,951,887
4. Amortization of Interest Maintenance Reserve (IMR)	562,212		342,922	184,492	2,425		638	12,045	71			19,619
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	101,788	0	0	52,986		0	0	0	48,802	0	0	
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	900,337	0	7,037	81,209	0	0	3,388	798,680	0	0	0	10,023
9. Totals (Lines 1 to 8.3)	769,441,214	0	519,285,660	217,476,263	2,392,419	0	283,722	25,947,944	73,677	0	0	3,981,529
10. Death benefits	24,444,376		23,799,912				644,464					
11. Matured endowments (excluding guaranteed annual pure endowments)	133,889		133,889									
12. Annuity benefits	31,167,582			30,605,372				562,210				
13. Disability benefits and benefits under accident and health contracts	1,364,914		1,184,699						180,215	0	0	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	272,428,072		157,538,703	102,201,847				12,687,522				
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	10,688,149		1,000,953	9,225,562	461,634							
18. Payments on supplementary contracts with life contingencies	2,011,066				2,011,066							
19. Increase in aggregate reserves for life and accident and health contracts	260,136,972		206,145,845	45,046,723	(507,558)		(284,123)	9,787,143	(51,058)			
20. Totals (Lines 10 to 19)	602,375,020	0	389,804,001	187,079,504	1,965,142	0	360,341	23,036,875	129,157	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	55,074,610	0	42,821,336	11,115,167		0	0	1,132,744	5,363	0	0	0
22. Commissions and expense allowances on reinsurance assumed	3,260	0	0	3,260		0	0	0	0	0	0	0
23. General insurance expenses	33,363,970		15,967,634	7,296,460	32,641		23,004	340,782	22,176	0	0	9,681,273
24. Insurance taxes, licenses and fees, excluding federal income taxes	8,661,464		7,684,970	819,027	1,258		1,759	101,059	5,770			47,621
25. Increase in loading on deferred and uncollected premiums	195,758		195,758									
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	2,948,030	0	594,715	1,128,335	1,259	0	1,152	13,016	718	0	0	1,208,835
28. Totals (Lines 20 to 27)	702,622,112	0	457,068,414	207,441,753	2,000,300	0	386,256	24,624,476	163,184	0	0	10,937,729
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	66,819,102	0	62,217,246	10,034,510	392,119	0	(102,534)	1,323,468	(89,507)	0	0	(6,956,200)
30. Dividends to policyholders	56,574,004		56,574,004						0		0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	10,245,098	0	5,643,242	10,034,510	392,119	0	(102,534)	1,323,468	(89,507)	0	0	(6,956,200)
32. Federal income taxes incurred (excluding tax on capital gains)	352,281		1,975,135	3,512,079	137,242		(35,887)	463,214	(31,327)			(5,668,173)
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)	9,892,817	0	3,668,107	6,522,432	254,877	0	(66,647)	860,254	(58,180)	0	0	(1,288,027)
DETAILS OF WRITE-INS												
08.301. Pension Administration Fees	798,680							798,680				
08.302. Miscellaneous Income	101,657		7,037	81,209			3,388					10,023
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	900,337	0	7,037	81,209	0	0	3,388	798,680	0	0	0	10,023
2701. Benefits for employees and agents not included elsewhere	1,236,504		594,715	279,545	1,259		1,152	13,016	718			346,099
2702. Modified coinsurance change in mean reserve adjustment	848,790			848,790								
2703. Securities lending interest expense	846,636											846,636
2798. Summary of remaining write-ins for Line 27 from overflow page	16,100	0	0	0	0	0	0	0	0	0	0	16,100
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,948,030	0	594,715	1,128,335	1,259	0	1,152	13,016	718	0	0	1,208,835

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	3,610,807,525	0	2,296,991,722	1,202,226,217	12,852,761	0	4,650,009	94,086,816
2. Tabular net premiums or considerations	542,557,037		373,726,819	146,478,342	1,408,824		56,463	20,886,589
3. Present value of disability claims incurred	653,025		653,025		XXX			
4. Tabular interest	126,282,248		99,069,527	21,837,343	772,598		186,520	4,416,260
5. Tabular less actual reserve released	29,622,156		7,474,280	25,559,850	(503,907)		(224,625)	(2,683,442)
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	0							
8. Totals (Lines 1 to 7)	4,309,921,991	0	2,777,915,373	1,396,101,752	14,530,276	0	4,668,367	116,706,223
9. Tabular cost	109,214,546		109,056,405		XXX		158,141	
10. Reserves released by death	14,969,840		14,868,367	XXX	XXX		101,473	XXX
11. Reserves released by other terminations (net)	275,588,952		150,128,094	125,417,992			42,866	
12. Annuity, supplementary contract and disability payments involving life contingencies	40,152,087		1,723,929	23,410,820	2,185,073			12,832,265
13. Net transfers to or (from) Separate Accounts	0							
14. Total Deductions (Lines 9 to 13)	439,925,425	0	275,776,795	148,828,812	2,185,073	0	302,480	12,832,265
15. Reserve December 31, current year	3,869,996,566	0	2,502,138,578	1,247,272,940	12,345,203	0	4,365,887	103,873,958

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....2,624,996	.....2,611,869
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....152,468,463	.....153,392,189
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....562,539	.....582,377
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....2,020,443	.....2,016,202
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....17,896,714	.....18,017,142
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....22,508,484	.....23,522,736
6	Cash, cash equivalents and short-term investments	(e) .....414,041	.....411,613
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....(1,552,151)	.....(1,552,151)
9.	Aggregate write-ins for investment income .....	.....645,502	.....645,502
10.	Total gross investment income .....	.....197,589,031	.....199,647,479
11.	Investment expenses		(g) .....2,830,331
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....12,837
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....2,843,168
17.	Net investment income (Line 10 minus Line 16) .....		.....196,804,311
DETAILS OF WRITE-INS			
0901.	Securities Lending Fee Income .....	.....607,309	.....607,309
0902.	Miscellaneous .....	.....38,193	.....38,193
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....645,502	.....645,502
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....		.....0

- (a) Includes \$3,215,695 accrual of discount less \$7,951,412 amortization of premium and less \$2,611,428 paid for accrued interest on purchases.
- (b) Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$156 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....0	.....0	.....0	.....0	.....0
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated) .....	.....5,429,830	.....(5,292,358)	.....137,472	.....(100,808)	.....0
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....8,685,583	.....(1,799,858)	.....6,885,725	.....449,109	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....65,057	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....1,190,748	.....0	.....1,190,748	.....	.....0
5.	Contract loans .....	.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....584	.....	.....584	.....	.....
7.	Derivative instruments .....	.....(4,121,640)	.....	.....(4,121,640)	.....7,861,526	.....
8.	Other invested assets .....	.....0	.....0	.....0	.....4,531,090	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses) .....	.....11,185,105	.....(7,092,216)	.....4,092,889	.....12,805,974	.....0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....0	.....0	.....0	.....0	.....0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected .....	.67,934		.67,934								
2. Deferred and accrued	2,435,762		2,435,762								
3. Deferred , accrued and uncollected:											
3.1 Direct	2,551,609		2,551,609								
3.2 Reinsurance assumed .....	.0		.0								
3.3 Reinsurance ceded	47,913		47,913								
3.4 Net (Line 1 + Line 2)	2,503,696	.0	2,503,696	.0	.0	.0	.0	.0	.0	.0	.0
4. Advance	27,772		27,772								
5. Line 3.4 - Line 4	2,475,924	.0	2,475,924	.0	.0	.0	.0	.0	.0	.0	.0
6. Collected during year:											
6.1 Direct	100,784,972		37,785,525	54,727,161			8,272,286				
6.2 Reinsurance assumed .....	.0										
6.3 Reinsurance ceded	696,928		696,928	.0							
6.4 Net	100,088,044	.0	37,088,597	54,727,161	.0	.0	8,272,286	.0	.0	.0	.0
7. Line 5 + Line 6.4	102,563,968	.0	39,564,521	54,727,161	.0	.0	8,272,286	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance) ..	2,978,995	.0	2,978,995	.0	.0	.0	.0	.0	.0	.0	.0
9. First year premiums and considerations:											
9.1 Direct	100,271,463		37,272,016	54,727,161			8,272,286				
9.2 Reinsurance assumed .....	.0										
9.3 Reinsurance ceded	686,491		686,491	.0							
9.4 Net (Line 7 - Line 8)	99,584,972	.0	36,585,525	54,727,161	.0	.0	8,272,286	.0	.0	.0	.0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	165,372,043		98,273,147	67,098,896							
10.2 Reinsurance assumed .....	.0										
10.3 Reinsurance ceded	902,085			902,085							
10.4 Net	164,469,958	.0	98,273,147	66,196,811	.0	.0	.0	.0	.0	.0	.0
RENEWAL											
11. Uncollected	3,898,773		3,991,313	(92,540)							
12. Deferred and accrued	47,193,237		47,193,237								
13. Deferred, accrued and uncollected:											
13.1 Direct	55,624,955		55,624,955								
13.2 Reinsurance assumed .....	.0										
13.3 Reinsurance ceded	4,532,945		4,440,405	92,540							
13.4 Net (Line 11 + Line 12)	51,092,010	.0	51,184,550	(92,540)	.0	.0	.0	.0	.0	.0	.0
14. Advance	931,672		931,672								
15. Line 13.4 - Line 14	50,160,338	.0	50,252,878	(92,540)	.0	.0	.0	.0	.0	.0	.0
16. Collected during year:											
16.1 Direct	338,242,311		294,267,905	31,015,306		56,413	12,648,369			254,318	.0
16.2 Reinsurance assumed	(5,445)		(5,445)	.0							.0
16.3 Reinsurance ceded	34,687,457		34,433,189			(50)				254,318	.0
16.4 Net	303,549,409	.0	259,829,271	31,015,306	.0	56,463	12,648,369	.0	.0	.0	.0
17. Line 15 + Line 16.4	353,709,747	.0	310,082,149	30,922,766	.0	56,463	12,648,369	.0	.0	.0	.0
18. Prior year (uncollected + deferred and accrued - advance) ..	48,233,251	.0	48,251,871	(18,620)	.0	.0	.0	.0	.0	.0	.0
19. Renewal premiums and considerations:											
19.1 Direct	340,658,896		296,684,490	31,015,306		56,413	12,648,369			254,318	.0
19.2 Reinsurance assumed	(5,445)		(5,445)	.0							.0
19.3 Reinsurance ceded	35,176,955		34,848,767	73,920		(50)				254,318	.0
19.4 Net (Line 17 - Line 18)	305,476,496	0	261,830,278	30,941,386	0	56,463	12,648,369	0	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	606,302,402	.0	432,229,653	152,841,363	.0	56,413	20,920,655	.0	.0	254,318	.0
20.2 Reinsurance assumed	(5,445)	.0	(5,445)	.0	.0	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded	36,765,531	.0	35,535,258	976,005	.0	(50)	.0	.0	.0	254,318	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	569,531,426	0	396,688,950	151,865,358	0	56,463	20,920,655	0	0	0	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	4,167,796		4,167,796								
22. All other	47,879,249		47,860,808	18,441							
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	101,788			52,986				48,802			
25.2 Reinsurance assumed	3,260			3,260							
25.3 Net ceded less assumed	98,528	0	0	49,726	0	0	0	48,802	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	101,788	0	0	52,986	0	0	0	48,802	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	3,260	0	0	3,260	0	0	0	0	0	0	0
26.3 Net ceded less assumed	98,528	0	0	49,726	0	0	0	48,802	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	27,858,224		22,852,142	4,413,981			592,101				
28. Single	5,580,839		546,617	5,034,222							
29. Renewal	21,635,547		19,422,577	1,666,964			540,643	5,363			
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	55,074,610	0	42,821,336	11,115,167	0	0	1,132,744	5,363	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	1,087,101		1,180	885,053	80,013	2,053,347
2. Salaries and wages	14,378,964		11,860	4,730,879	1,435,332	20,557,035
3.11 Contributions for benefit plans for employees	1,358,971		1,886	(212,223)	239,641	1,388,275
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare	152,433		186	162,758	2,670	318,047
3.32 Other agent welfare	1,416		2		31	1,449
4.1 Legal fees and expenses	980			274,949		275,929
4.2 Medical examination fees	554,431					554,431
4.3 Inspection report fees	92,573		6	3,011	88	95,678
4.4 Fees of public accountants and consulting actuaries	141,822			76,362		218,184
4.5 Expense of investigation and settlement of policy claims	66,188		337	66,048		132,573
5.1 Traveling expenses	742,847		120	299,029	21,212	1,063,208
5.2 Advertising	13,381			736,259		749,640
5.3 Postage, express, telegraph and telephone	432,051		5,099	215,555	999	653,704
5.4 Printing and stationery	141,605		3	32,956	271	174,835
5.5 Cost or depreciation of furniture and equipment	57,124		60	57,363	1,384	115,931
5.6 Rental of equipment	28,725		15	86,592	213	115,545
5.7 Cost or depreciation of EDP equipment and software	531,505		97	257,727	565	789,894
6.1 Books and periodicals	23,777		10	15,305	99	39,191
6.2 Bureau and association fees	33,724		15	168,167	109	202,015
6.3 Insurance, except on real estate	83,755			41,690		125,445
6.4 Miscellaneous losses	3,738			(43,596)		(39,858)
6.5 Collection and bank service charges	188,544			100,953		289,497
6.6 Sundry general expenses	548,477		350	499,085	433,425	1,481,337
6.7 Group service and administration fees				19,333		19,333
6.8 Reimbursements by uninsured plans						0
7.1 Agency expense allowance						0
7.2 Agents' balances charged off (less \$ recovered)						0
7.3 Agency conferences other than local meetings	726,176					726,176
9.1 Real estate expenses					382,781	382,781
9.2 Investment expenses not included elsewhere	1,869			1,276	15,872	19,017
9.3 Aggregate write-ins for expenses	2,268,344	0	950	1,206,742	215,623	3,691,659
10. General expenses incurred	23,660,521	0	22,176	9,681,273	2,830,328	(a) 36,194,298
11. General expenses unpaid December 31, prior year	544,569		428	204,896	64,100	813,993
12. General expenses unpaid December 31, current year	506,425		475	207,349	60,591	774,840
13. Amounts receivable relating to uninsured plans, prior year						0
14. Amounts receivable relating to uninsured plans, current year						0
15. General expenses paid during year (Lines 10+11-12-13+14)	23,698,665	0	22,129	9,678,820	2,833,837	36,233,451
DETAILS OF WRITE-INS						
09.301. Equipment and software maintenance	1,303,480		701	780,586	48,050	2,132,817
09.302. Consulting	964,864		249	426,156	167,573	1,558,842
09.303.						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	2,268,344	0	950	1,206,742	215,623	3,691,659

(a) Includes management fees of \$ 26,356,936 to affiliates and \$ 77,530 to non-affiliates.

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

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes					0
2. State insurance department licenses and fees	671,510	282			671,792
3. State taxes on premiums	6,747,689	4,476			6,752,165
4. Other state taxes, including \$ for employee benefits	211,020	111	2,048	552	213,731
5. U.S. Social Security taxes	635,282	758	45,573	12,285	693,898
6. All other taxes	342,571	144			342,715
7. Taxes, licenses and fees incurred	8,608,072	5,771	47,621	12,837	8,674,301
8. Taxes, licenses and fees unpaid December 31, prior year	960,659	430			961,089
9. Taxes, licenses and fees unpaid December 31, current year	824,931	346			825,277
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	8,743,800	5,855	47,621	12,837	8,810,113

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	4,167,796	0
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions	47,529,066	
4. Applied to provide paid-up annuities	18,441	
5. Total Lines 1 through 4	51,715,303	0
6. Paid in cash	650,045	
7. Left on deposit	535,019	
8. Aggregate write-ins for dividend or refund options	331,743	0
9. Total Lines 5 through 8	53,232,110	0
10. Amount due and unpaid	1,183,047	
11. Provision for dividends or refunds payable in the following calendar year	57,343,332	
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	58,526,379	0
16. Total from prior year	55,184,485	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	56,574,004	0
DETAILS OF WRITE-INS		
0801. Policy loan and interest payments	331,743	
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	331,743	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. AE 3.5% ANB NLP, 05-47	2,966		2,966		
0100002. 41 CSO 2.5% ANB CRVM, 48-63	1,146,177		1,146,177		
0100003. 41 CSO 2.5% ANB NLP, 48-63	9,166,972		9,166,972		
0100004. 41 CSO 3% ANB NLP, 48-63	1,108,797		1,108,797		
0100005. 58 CSO 2.5% CRVM, 63-81	30,789,145		30,789,145		
0100006. 58 CSO 2.5% NLP, 63-81	38,796		38,796		
0100007. 58 CSO 2.75% NLP, 70-93	54,346				54,346
0100008. 58 CSO 3.5% CRVM, 69-88	7,169,434		7,169,434		
0100009. 58 CSO 3.5% NLP, 69-88	1,878,181		1,878,181		
0100010. 58 CSO 4% CRVM, 79-88	11,878,104		11,878,104		
0100011. 58 CSO 4% NLP, 79-88	62,265,310		62,265,310		
0100012. 58 CSO 4.5% CRVM, 81-88	5,940,110		5,940,110		
0100013. 58 CSO 5.5% NLP, 77-88	1,702				1,702
0100014. 80 CSO 4% CRVM, 83-08	122,212,799		122,212,799		
0100015. 80 CSO 4% NLP, 83-08	58,678,130		58,678,130		
0100016. 80 CSO 4.5% CRVM, 97-05	346,409,084		346,409,084		
0100017. 80 CSO 4.5% NLP, 85-05	148,884,443		146,430,605		2,453,838
0100018. 80 CSO 5% NLP, 86-94	48,391,916		48,391,916		
0100019. 2001 CSO 3.5% CRVM, 13-16 NB	202,377,048		202,377,048		
0100020. 2001 CSO 3.5% NLP, 13-16 NB	228,497,522		228,497,522		
0100021. 2001 CSO 4% CRVM, 05-12	478,232,744		478,232,744		
0100022. 2001 CSO 4% NLP, 05-12	731,377,651		728,553,454		2,824,197
0100023. 2001 CSO 4.5% CRVM, 05-05	20,671,968		20,671,968		
0100024. 2001 CSO 4.5% NLP, 05-05	24,163,578		24,163,578		
0199997. Totals (Gross)	2,541,336,923	0	2,536,002,840	0	5,334,083
0199998. Reinsurance ceded	55,719,770		53,365,091		2,354,679
0199999. Life Insurance: Totals (Net)	2,485,617,153	0	2,482,637,749	0	2,979,404
0200001. 71 IAM 8.00% 87-87	162,983	XXX		XXX	162,983
0200002. 71 IAM 8.25% 90-91	198,466	XXX		XXX	198,466
0200003. 71 IAM 8.50% 83-89	323,429	XXX		XXX	323,429
0200004. 83 GAM 6.25% 98-98	525,220	XXX		XXX	525,220
0200005. 83 GAM 6.50% 94-97	1,422,584	XXX		XXX	1,422,584
0200006. 83 GAM 7.00% 92-93	233,669	XXX		XXX	233,669
0200007. 83 GAM 7.25% 95-95	150,541	XXX		XXX	150,541
0200008. 83 IAM 6.25% 98-98	783,132	XXX	783,132	XXX	
0200009. 83 IAM 6.50% 94-94	43,817	XXX	43,817	XXX	
0200010. 83 IAM 6.75% 96-97	311,032	XXX	311,032	XXX	
0200011. 83 IAM 7.25% 95-95	1,111,736	XXX	1,111,736	XXX	
0200012. a-1949 2.5% 72-81	3,364	XXX		XXX	3,364
0200013. a2000 2.65% 13-13	25,495	XXX	25,495	XXX	
0200014. a2000 2.85% 13-13	1,466,416	XXX	1,466,416	XXX	
0200015. a2000 3.25% 14-14	2,248,936	XXX	2,248,936	XXX	
0200016. a2000 4.25% 12-12	1,703,314	XXX	1,703,314	XXX	
0200017. a2000 5.00% 11-11	4,262,620	XXX	4,262,620	XXX	
0200018. a2000 5.25% 05-10	10,146,952	XXX	10,146,952	XXX	
0200019. a2000 5.50% 04-08	11,097,625	XXX	11,097,625	XXX	
0200020. a2000 6.00% 03-09	6,265,992	XXX	6,265,992	XXX	
0200021. a2000 6.25% 99-99	1,547,936	XXX	1,547,936	XXX	
0200022. a2000 6.50% 02-02	823,760	XXX	823,760	XXX	
0200023. a2000 6.75% 01-01	532,205	XXX	532,205	XXX	
0200024. a2000 7.00% 00-00	417,174	XXX	417,174	XXX	
0200025. 2012 @ 4.00% 15-16 NB	3,490,376	XXX	3,490,376	XXX	
0200026. Deferred 4.00% CARVM:83a 3% 75-79	562,810	XXX	562,810	XXX	
0200027. Deferred 4.50% CARVM:83a 3% 80-82	984,824	XXX	984,824	XXX	
0200028. Deferred 4.75% CARVM:83a 3% 80-83	826,506	XXX	826,506	XXX	
0200029. Deferred 5.00% CARVM:83a 3% 98-98	2,593,182	XXX	2,593,182	XXX	
0200030. Deferred 5.25% CARVM:83a 3% 94-98	15,848,536	XXX	15,848,536	XXX	
0200031. Deferred 5.50% CARVM:83a 3% 93-97	4,165,390	XXX	4,165,390	XXX	
0200032. Deferred 5.75% CARVM:83a 3% 93-95	952,186	XXX	952,186	XXX	
0200033. Deferred 6.00% CARVM:83a 3% 92-95	2,154,698	XXX	2,154,698	XXX	
0200034. Deferred 6.25% CARVM:83a 3% 87-91	1,882,653	XXX	1,882,653	XXX	
0200035. Deferred 6.50% CARVM:83a 3% 89-89	231,292	XXX	231,292	XXX	
0200036. Deferred 6.75% CARVM:83a 3% 86-88	933,650	XXX	933,650	XXX	
0200037. Deferred 8.00% CARVM:83a 3% 84-85	1,247,464	XXX	1,247,464	XXX	
0200038. Deferred 8.25% CARVM:83a 3% 83-83	305,796	XXX	305,796	XXX	
0200039. Deferred 3.50% CARVM:2000 IAM 3% 13-13	145,478,346	XXX	138,120,353	XXX	7,357,993
0200040. Deferred 3.75% CARVM:2000 IAM 3% 12-12	119,371,835	XXX	116,504,704	XXX	2,867,131
0200041. Deferred 4.00% CARVM:2000 IAM 3% 14-14	121,642,365	XXX	113,665,461	XXX	7,976,904
0200042. Deferred 4.25% CARVM:2000 IAM 3% 10-11	331,796,811	XXX	322,376,544	XXX	9,420,267
0200043. Deferred 4.50% CARVM:2000 IAM 3% 05-10	128,508,356	XXX	123,712,078	XXX	4,796,278
0200044. Deferred 4.75% CARVM:2000 IAM 3% 03-04	68,826,235	XXX	68,826,235	XXX	
0200045. Deferred 5.00% CARVM:2000 IAM 3% 99-09	95,181,615	XXX	90,302,625	XXX	4,878,990
0200046. Deferred 5.25% CARVM:2000 IAM 3% 99-02	30,613,229	XXX	30,613,229	XXX	
0200047. Deferred 5.50% CARVM:2000 IAM 3% 00-02	5,226,129	XXX	5,226,129	XXX	
0200048. Deferred 5.75% CARVM:2000 IAM 3% 00-00	34,701	XXX	34,701	XXX	
0200049. Deferred 3.50% CARVM:2012 IAR 3% 15-15	78,568,441	XXX	78,568,441	XXX	
0200050. Deferred 3.75% CARVM:2012 IAR 3% 16 NB	103,885,899	XXX	103,883,442	XXX	2,457
0200051. Deferred 3.50% CARVM GAM 3% 13-13	9,973,037	XXX		XXX	9,973,037
0200052. Deferred 3.75% CARVM GAM 3% 12-12	38,731	XXX		XXX	38,731
0200053. Deferred 4.25% CARVM GAM 3% 10-11	6,517,393	XXX		XXX	6,517,393
0200054. Deferred 4.50% CARVM GAM 3% 05-08	4,846,833	XXX		XXX	4,846,833
0200055. Deferred 4.75% CARVM GAM 3% 03-04	3,092,957	XXX		XXX	3,092,957
0200056. Deferred 5.00% CARVM GAM 3% 98-09	3,009,513	XXX		XXX	3,009,513
0200057. Deferred 5.25% CARVM GAM 3% 94-02	6,346,528	XXX		XXX	6,346,528
0200058. Deferred 5.50% CARVM GAM 3% 93-00	4,732,895	XXX		XXX	4,732,895
0200059. Deferred 5.75% CARVM GAM 3% 95-95	3,410,340	XXX		XXX	3,410,340
0200060. Deferred 6.00% CARVM GAM 3% 92-92	1,535,200	XXX		XXX	1,535,200
0200061. Deferred 6.25% CARVM GAM 3% 90-91	7,086,994	XXX		XXX	7,086,994
0200062. Deferred 6.50% CARVM GAM 3% 89-89	380,300	XXX		XXX	380,300
0200063. Deferred 3.50% CARVM GAR 3% 15-15	7,770,861	XXX		XXX	7,770,861
0200064. Deferred 3.75% CARVM GAR 3% 16 NB	4,812,100	XXX		XXX	4,812,100
0299997. Totals (Gross)	1,374,675,405	XXX	1,270,801,447	XXX	103,873,958

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0299998. Reinsurance ceded	23,528,507	XXX	23,528,507	XXX	
0299999. Annuities: Totals (Net)	1,351,146,898	XXX	1,247,272,940	XXX	103,873,958
0300001. 71 IAM 11.25% 83-84	19,024		19,024		
0300002. 83 IAM 6.25% 98-98	264,571		264,571		
0300003. 83 IAM 6.50% 94-94	330,146		330,146		
0300004. 83 IAM 6.75% 96-97	357,866		357,866		
0300005. 83 IAM 7.00% 93-93	478,951		478,951		
0300006. 83 IAM 7.25% 95-95	375,862		375,862		
0300007. 83 IAM 7.75% 92-92	513,125		513,125		
0300008. 83 IAM 8.00% 87-87	96,031		96,031		
0300009. 83 IAM 8.25% 90-91	861,014		861,014		
0300010. 83 IAM 8.75% 88-89	312,930		312,930		
0300011. 83 IAM 9.25% 85-86	12,213		12,213		
0300012. a-1949 Proj. 2.50% 68-82	3,128		3,128		
0300013. a2000 [0.25%-0.50%) 13-13	58,962		58,962		
0300014. a2000 [1.75%-2.00%) 14-14	103,765		103,765		
0300015. a2000 [2.50%-2.75%) 13-13	209,124		209,124		
0300016. a2000 [3.75%-4.00%) 14-14	1,173,685		1,173,685		
0300017. a2000 4.25% 12-12	539,138		539,138		
0300018. a2000 5.00% 11-11	886,482		886,482		
0300019. a2000 5.25% 05-10	897,053		897,053		
0300020. a2000 5.50% 04-08	1,258,334		1,258,334		
0300021. a2000 6.00% 03-09	960,539		960,539		
0300022. a2000 6.25% 99-99	150,296		150,296		
0300023. a2000 6.50% 02-02	339,325		339,325		
0300024. a2000 6.75% 01-01	202,269		202,269		
0300025. a2000 7.00% 00-00	161,121		161,121		
0300026. 2012 IAR 4.00% 15-16 NB	3,686,015		3,686,015		
0399997. Totals (Gross)	14,250,969	0	14,250,969	0	0
0399998. Reinsurance ceded	1,905,766		1,905,766		
0399999. SCWLC: Totals (Net)	12,345,203	0	12,345,203	0	0
0400001. 59 ADB & 58 CSO 2.5%, 63-78	2,416		2,416		
0400002. 59 ADB & 58 CSO 3%, 79-88	14,578		14,578		
0400003. 59 ADB & 80 CSO 3%, 89-16 NB	65,843		65,843		
0499997. Totals (Gross)	82,837	0	82,837	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	82,837	0	82,837	0	0
0500001. 52 INTERCO DISA & 41 CSO 2.5%, 60-63	426		426		
0500002. 52 INTERCO DISA & 58 CSO 2.5%, 63-88	71,324		71,324		
0500003. 52 INTERCO DISA & 58 CSO 3%, 87-88	1,605		1,605		
0500004. 52 INTERCO DISA & 80 CSO 3.5%, 85-16 NB	6,665		6,665		
0500005. 52 INTERCO DISA & 80 CSO 4.5%, 88-16 NB	9,611,880		9,611,880		
0599997. Totals (Gross)	9,691,900	0	9,691,900	0	0
0599998. Reinsurance ceded	988,451		988,451		
0599999. Disability-Active Lives: Totals (Net)	8,703,449	0	8,703,449	0	0
0600001. 52 INTERCO DISA 2.5%, 30-94	389,345		389,345		
0600002. 52 INTERCO DISA 4.5%, 83-16 NB	14,387,241		14,387,241		
0600003. 70 INTERCO DISA 3%, 63-93	1,087,607				1,087,607
0600004. 70 INTERCO DISA 4.5%, 94-16 NB	1,903,807				1,903,807
0600005. 05 Group Waiver Table 4%, 11-16 NB	698,247				698,247
0699997. Totals (Gross)	18,466,247	0	14,776,586	0	3,689,661
0699998. Reinsurance ceded	6,365,221		4,062,043		2,303,178
0699999. Disability-Disabled Lives: Totals (Net)	12,101,026	0	10,714,543	0	1,386,483
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	3,869,996,566	0	3,761,756,721	0	108,239,845

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [X] No []

1.2

If not, state which kind is issued.

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [] No [X]

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....

Yes [X] No []

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [] No [X]

If so, state:

4.1

Amount of insurance?

\$

4.2

Amount of reserve?

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$

5.

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

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No [X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$

6.2

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

\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$

7.2

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

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [X] No []

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$ 43,409,946

9.2

State the amount of reserves established for this business:

\$ 923,414

9.3

Identify where the reserves are reported in the blank:

Exhibit 5 - Annuities

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
9999999 - Total (Column 4, only)			

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	22,729				22,681	48	0		
2. Additional contract reserves (a)	478,761				475,494	2,291	976		
3. Additional actuarial reserves-Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	501,490	0	0	0	498,175	2,339	976	0	0
8. Reinsurance ceded	501,490				498,175	2,339	976		
9. Totals (Net)	0	0	0	0	0	0	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	14,393,646	11,336,187			3,057,459				
11. Additional actuarial reserves-Asset/Liability analysis	0								
12. Reserve for future contingent benefits	0								
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	14,393,646	11,336,187	0	0	3,057,459	0	0	0	0
15. Reinsurance ceded	13,918,286	10,860,827			3,057,459				
16. Totals (Net)	475,360	475,360	0	0	0	0	0	0	0
17. TOTAL (Net)	475,360	475,360	0	0	0	0	0	0	0
18. TABULAR FUND INTEREST	0								
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	330,878,441	260,436,034	11,582,568	9,231,509	24,934,683	24,693,647
2. Deposits received during the year	249,029,801	216,883,500	1,733,899	5,357,997	535,019	24,519,386
3. Investment earnings credited to the account	3,820,114	2,148,039	440,101	342,997	650,879	238,098
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	215,227,193	184,111,592	2,864,364	1,956,742	1,993,435	24,301,060
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	368,501,163	295,355,981	10,892,204	12,975,761	24,127,146	25,150,071
10. Reinsurance balance at the beginning of the year	(1,665,867)	0	0	(1,665,867)	0	0
11. Net change in reinsurance assumed	(87,858)			(87,858)		
12. Net change in reinsurance ceded	(127,564)			(127,564)		
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(1,626,161)	0	0	(1,626,161)	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	366,875,002	295,355,981	10,892,204	11,349,600	24,127,146	25,150,071

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	2,866,081		10,276	2,855,805							
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	2,866,081	0	10,276	2,855,805	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted	0										
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other	10,253,490		7,074,999	3,022,766			84,600		71,125		
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	3,455,162		3,371,381	12,656					71,125		
2.24 Net	6,798,328	0	(b) 3,703,618	(b) 3,010,110	0	(b) 0	(b) 84,600	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	1,449,198		1,434,000				15,198				
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	1,122,785		1,119,000				3,785				
3.4 Net	326,413	0	(b) 315,000	(b) 0	0	(b) 0	(b) 11,413	0	(b) 0	(b) 0	(b) 0
4. TOTALS	14,568,769	0	8,519,275	5,878,571	0	0	99,798	0	71,125	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	4,577,947	0	4,490,381	12,656	0	0	3,785	0	71,125	0	0
4.4 Net	9,990,822	(a) 0	(a) 4,028,894	5,865,915	0	0	(a) 96,013	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ _____ in Column 2, \$ _____10,276 in Column 3 and \$ _____ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ _____127,716

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	84,075,194		48,913,658	28,474,723	2,012,675		866,470	562,179	3,245,489		
1.2 Reinsurance assumed	124,660		0	437,078	0		(312,449)	31	0		
1.3 Reinsurance ceded	27,608,813		23,480,829	1,062,710					3,065,274		
1.4 Net	(d) 56,591,041	0	25,432,829	27,849,091	2,012,675	0	554,021	562,210	180,215	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	14,568,769	0	8,519,275	5,878,571	0	0	99,798	0	71,125	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	4,577,947	0	4,490,381	12,656	0	0	3,785	0	71,125	0	0
2.4 Net	9,990,822	0	4,028,894	5,865,915	0	0	96,013	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	4,319,846		4,304,351		15,495						
4. Liability December 31, prior year:											
4.1 Direct	11,597,902	0	8,045,221	3,348,003	0	0	101,761	0	102,917	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	4,802,573	0	4,572,168	124,047	0	0	3,441	0	102,917	0	0
4.4 Net	6,795,329	0	3,473,053	3,223,956	0	0	98,320	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	3,655,139		3,434,181	114,322	13,886		92,750				
6. Incurred Benefits											
6.1 Direct	87,046,061	0	49,387,712	31,005,291	2,012,675	0	864,507	562,179	3,213,697	0	0
6.2 Reinsurance assumed	124,660	0	0	437,078	0	0	(312,449)	31	0	0	0
6.3 Reinsurance ceded	28,048,894	0	24,269,212	836,997	1,609	0	(92,406)	0	3,033,482	0	0
6.4 Net	59,121,827	0	25,118,500	30,605,372	2,011,066	0	644,464	562,210	180,215	0	0

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$133,889 in Line 1.1, \$133,889 in Line 1.4.
\$133,889 in Line 6.1, and \$133,889 in Line 6.4.

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	503,292	438,236	(65,056)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company		0	0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	2,089,864	2,020,029	(69,835)
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,593,156	2,458,265	(134,891)
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	40,049	40,049
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0
18.2 Net deferred tax asset	19,057,589	16,207,365	(2,850,224)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable	1,004,809	862,324	(142,485)
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	22,655,554	19,568,003	(3,087,551)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	22,655,554	19,568,003	(3,087,551)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

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

	<u>SSAP #</u>	<u>F/S Page</u>	<u>F/S Line #</u>	<u>2016</u>	<u>2015</u>
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	xxx	xxx	xxx	2,918,677	32,896,775
(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)	xxx	xxx	xxx	2,918,677	32,896,775
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	288,655,357	261,426,650
(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)	xxx	xxx	xxx	288,655,357	261,426,650

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value, except for Federal Home Loan Bank (FHLB) stock, which is carried at cost, adjusted for stock dividends, and is restricted. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.
- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process or the SVO modified filing exempt process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.
- (7) The Company owns 100% of the capital stock of its non-life insurance subsidiaries, which are stated at GAAP equity.
- (8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company utilizes customized call options to hedge the S&P 500 index and Goldman Sachs Multi-Asset Class index exposure embedded in equity indexed annuities and universal life policies. The Company purchases and writes call options to correlate with changes in the annuity and universal life features due to movements in the S&P 500 and Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet with changes in fair value recorded in surplus. The related gains and losses from terminations or expirations are recorded in realized capital gains and losses.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) Loss liabilities for accident and health contracts are based on statutory standard tables for long-term disability coverages and historical company experience for other accident and health.
- (12) The Company does not own capitalizable assets. Therefore, the Company does not have a capitalization policy.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:
 - the length of time and the extent to which the fair value is below the book/adjusted carry value;
 - the financial condition and near term prospects of the issuer, including specific events that may affect its operations;
 - for equity securities and debt securities with credit related declines in fair value, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for debt securities with interest related declines in fair value, the Company's intent to sell the security before recovery of its book/adjusted carry value;
 - for loan-backed securities, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for loan-backed securities, the Company's intent to sell the security before recovery of its book/adjusted carry value.

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

2. Accounting Changes and Correction of Errors

Effective January 1, 2016, the Company determined that it had errors in the calculation of certain term and traditional reserves due to inaccurate data within the premium and mortality tables used in the calculations. The Company has recorded the net \$1.0 million increase directly to surplus from these changes in a line titled *Traditional and term reserves error correction*, within the Aggregate Write-ins for Gains and Losses in Surplus line in the Summary of Operations.

Effective January 1, 2015, the Company updated its valuation methodology on certain traditional life ceded reserves. This resulted in a change of statutory reserve valuation that is required to be recorded directly to surplus rather than as a part of the reserve change recognized in the Summary of Operations. The Company has recorded \$1.9 million directly as an increase to surplus as a result of the change in valuation basis through the Change in Reserve on Account of Change in Valuation Basis on the Summary of Operations.

3. Business Combinations and Goodwill. None.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

4. Discontinued Operations. None.
5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans issued during 2016 were:

Farm Loans	None
City Loans	4.0% and 4.25%
Purchase money mortgages	None
Mezzanine Loans	None

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was: 80%

(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total

Current Year

Prior Year

—

—

(4) Age Analysis of Mortgage Loans

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	—	—	—	—	390,533,251	—	390,533,251
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	— %	— %	— %	— %	— %	— %	0.00%
b. Prior Year							
1. Recorded Investment							
(a) Current	—	—	—	—	316,348,652	—	316,348,652
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	— %	— %	— %	— %	— %	— %	0%

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

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

(6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

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

(7) Allowance for Credit Losses:

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

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

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

- (1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.
- (2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2016, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

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(3) The following is a list of each loan-backed and structured security with a recognized other-than-temporary impairment, for the year ended December 31, 2016, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
116663-AC-9	2,119,525	1,084,223	1,035,302	1,084,223	667,214	12/31/2016
Total	XXX	XXX	1,035,302	XXX	XXX	XXX

(4) The following is an aggregate total of all impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss, including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains as of December 31, 2016:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	4,197,805
2. 12 Months or Longer	720,164
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	215,678,678
2. 12 Months or Longer	6,833,465

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

E. Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2016, the Company has loaned \$113.8 million (fair value) of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2015, the Company has loaned \$137.5 million (fair value) of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets.

- (1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2016 and 2015, the Company did not non-admit any portion of the loaned securities.
- (2) Not Applicable.

(3) Collateral Received

a. Aggregate Amount Collateral Received		(1) Fair Value
1. Repurchase Agreement		
(a) Open		—
(b) 30 Days or Less		—
(c) 31 to 60 Days		—
(d) 61 to 90 Days		—
(e) Greater Than 90 Days		—
(f) Subtotal		—
(g) Securities Received		—
(h) Total Collateral Received		—
2. Securities Lending		
(a) Open	117,810,819	
(b) 30 Days or Less		—
(c) 31 to 60 Days		—
(d) 61 to 90 Days		—
(e) Greater Than 90 Days		
(f) Subtotal	117,810,819	
(g) Securities Received		—
(h) Total Collateral Received	117,810,819	
3. Dollar Repurchase Agreement		
(a) Open		—
(b) 30 Days or Less		—
(c) 31 to 60 Days		—
(d) 61 to 90 Days		—
(e) Greater Than 90 Days		—
(f) Subtotal		—
(g) Securities Received		—
(h) Total Collateral Received		—
b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is \$117.8 million.		
c. The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.		
(4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2016 and 2015.		

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(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—
2. Securities Lending		
(a) Open		
(b) 30 Days or Less	35,511,630	35,511,413
(c) 31 to 60 Days	10,812,185	10,810,942
(d) 61 to 90 Days	9,713,839	9,716,528
(e) 91 to 120 Days	499,618	499,605
(f) 121 to 180 Days	12,909,809	12,898,977
(g) 181 to 365 Days	17,792,259	17,788,317
(h) 1 to 2 years	499,886	500,270
(i) 2 to 3 years		—
(j) Greater than 3 years	30,084,768	30,084,767
(k) Subtotal	117,823,994	117,810,819
(l) Securities Received		
(m) Total Collateral Reinvested	117,823,994	117,810,819
3. Dollar Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—

b. At December 31, 2016, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$116.5 million in collateral calls that could come due under a worst-case scenario.

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

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

F. Real Estate.

(1) The Company did not recognize impairment losses on real estate during the statement periods.

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- (2) The Company sold two properties, 1905 Teal Road and 2203 S 18th Street, in December 2016. The sales were completed for a total sales price of \$1,995,000 with a realized gain of \$1,190,747 recorded in Line 34 of the summary of operations.
- (3) The Company did not experience changes to a plan of sale in investment in real estate.
- (4) The Company does not engage in retail land sales operations.
- (5) The Company does not hold any real estate investments with participating mortgage loan features.

G. Low Income Housing Tax Credit Property Investments.

- (1) There are 12 to 14 years of unexpired tax credits remaining. The required holding period is 17 to 19 years.
- (2) The Company recognized \$5.3 million and \$2.1 million in LIHTC and other tax benefits, in 2016 and 2015, respectively.
- (3) The Company has investment balances of \$94.0 million and \$73.3 million in LIHTC partnerships, in 2016 and 2015, respectively.
- (4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (5) The Company’s investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (6) The Company did not recognize any impairment during the statement periods.
- (7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						Current Year				
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross(Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	0.000	0.000
b. Collateral held under security lending agreements	117,823,995	—	—	—	117,823,995	—	117,823,995	—	117,823,995	2.388	2.399
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000	0.000
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000	0.000
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	0.000	0.000
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000	0.000
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	0.000	0.000
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	0.000	0.000
i. FHLB capital stock	13,684,900	—	—	—	13,684,900	15,062,000	(1,377,100)	—	13,684,900	0.277	0.279
j. On deposit with states	2,305,496	—	—	—	2,305,496	2,073,190	232,306	—	2,305,496	0.047	0.047
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000	0.000
l. Pledged collateral to FHLB (including assets backing funding agreements)	395,584,958	—	—	—	395,584,958	346,265,029	49,319,929	—	395,584,958	8.017	8.054
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	0.000	0.000
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000	0.000
o. Total Restricted Assets	529,399,349	—	—	—	529,399,349	363,400,219	165,999,130	—	529,399,349	10.729	10.779

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

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

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

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5H(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)m Columns 9 through 11 respectively.

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

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

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5H(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)n Columns 9 through 11 respectively.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
a. Cash	19,919,898	19,919,898	0.404%	0.406%
b. Schedule D, Part 1	83,466,888	83,453,712	1.692%	1.699%
c. Schedule D, Part 2, Section 1	—	—	0.000%	0.000%
d. Schedule D, Part 2, Section 2	—	—	0.000%	0.000%
e. Schedule B	—	—	0.000%	0.000%
f. Schedule A	—	—	0.000%	0.000%
g. Schedule BA, Part 1	—	—	0.000%	0.000%
h. Schedule DL, Part 1	14,437,209	14,437,209	0.293%	0.294%
i. Other	—	—	0.000%	0.000%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	117,823,995	117,810,819	2.389%	2.399%

* Column 1 divided by Asset Page, Line 26 (Column 1)

** Column 1 divided by Asset Page, Line 26 (Column 3)

This table represents only collateral received and therefore amounts for FHLB funding agreements and on deposit with states were not included since they are collateral pledged.

	1	2
	Amount	% of Liability to Total Liabilities *
k. Recognized Obligation to Return Collateral Asset	116,525,743	2.521%

* Column 1 divided by Liability Page, Line 26 (Column 1)

I. Working Capital Finance Investments. None.

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J. Offsetting and Netting of Assets and Liabilities

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

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Derivative Instrument	58,138,535	—	58,138,535

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

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(40,620,871)	—	(40,620,871)

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

K. Structured Notes

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage- Referenced Security (Y/N)
03938L-AQ-7	912,428	940,688	894,558	No
Total	912,428	940,688	894,558	XXX

L. 5* Securities. Information related to the Company's 5* securities are as follows:

	Number of 5* Securities: Current Year	Number of 5* Securities: Prior Year	Aggregate BACV: Current Year	Aggregate BACV: Prior Year	Aggregate Fair Value: Current Year	Aggregate Fair Value: Prior Year
5* Securities: Bonds - AC	—	—	—	—	—	—
5* Securities: LB&SS - AC	—	—	—	—	—	—
5* Securities: Preferred Stock - AC	—	—	—	—	—	—
5* Securities: Preferred Stock - FV	—	—	—	—	—	—
5* Securities: Total	—	—	—	—	—	—

AC - Amortized Cost, FV - Fair Value

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in joint ventures, partnerships or limited liability companies during the statement period.

7. Investment Income

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

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

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

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

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8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500 index and Goldman Sachs Multi-Asset Class index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net gain recognized in unrealized gains and losses during the reporting period related to the call options was \$7,861,531. The net loss recognized in net income within realized gains and losses during the reporting period related to the call options was \$(4,121,639). The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company’s behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2016, \$3,950,000 cash collateral has been posted to the Company.

9. Income Taxes

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

1.

	As of End of Current Period			12/31/2015			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	81,480,218	4,395,030	85,875,248	79,412,398	3,224,141	82,636,539	2,067,820	1,170,889	3,238,709
(b) Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	81,480,218	4,395,030	85,875,248	79,412,398	3,224,141	82,636,539	2,067,820	1,170,889	3,238,709
(d) Deferred Tax Assets Nonadmitted	15,991,588	3,066,001	19,057,589	15,719,282	488,083	16,207,365	272,306	2,577,918	2,850,224
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	65,488,630	1,329,029	66,817,659	63,693,116	2,736,058	66,429,174	1,795,514	(1,407,029)	388,485
(f) Deferred Tax Liabilities	28,890,121	1,329,029	30,219,150	26,970,984	2,736,059	29,707,043	1,919,137	(1,407,030)	512,107
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	36,598,509	—	36,598,509	36,722,132	(1)	36,722,131	(123,623)	1	(123,622)

2.

	As of End of Current Period			12/31/2015			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	21,718,501	—	21,718,501	23,950,395	—	23,950,395	(2,231,894)	—	(2,231,894)
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	14,880,008	—	14,880,008	12,771,737	—	12,771,737	2,108,271	—	2,108,271
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	14,880,008	—	14,880,008	12,771,737	—	12,771,737	2,108,271	—	2,108,271
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	37,808,527	XXX	XXX	25,598,747	XXX	XXX	12,209,780
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	28,890,121	1,329,029	30,219,150	26,970,984	2,736,059	29,707,043	1,919,137	(1,407,030)	512,107
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	65,488,630	1,329,029	66,817,659	63,693,116	2,736,059	66,429,175	1,795,514	(1,407,030)	388,484

3.

	2016	2015
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	646.118	641.283
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	50,802,272	45,236,573

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4.

	As of End of Current Period		12/31/2015		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	81,480,218	4,395,030	79,412,398	3,224,141	2,067,820	1,170,889
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	—%	—%	—%	—%	—%	—%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	65,488,630	1,329,029	63,693,116	2,736,058	1,795,514	(1,407,029)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	—%	—%	—%	—%	—%	—%

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

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

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

	(1) As of End of Current Period	(2) December 31, 2015	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	352,282	6,050,315	(5,698,033)
(b) Foreign	—	144,584	(144,584)
(c) Subtotal	352,282	6,194,899	(5,842,617)
(d) Federal income tax on net capital gains	7,253,347	4,285,577	2,967,770
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	7,605,629	10,480,476	(2,874,847)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	21,884,647	21,699,289	185,358
(4) Investments	—	—	—
(5) Deferred acquisition costs	47,233,908	45,531,108	1,702,800
(6) Policyholder dividends accrual	9,815,166	9,456,937	358,229
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	1,277,892	1,199,449	78,443
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	1,259,288	1,176,224	83,064
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	9,317	349,391	(340,074)
(99) Subtotal	81,480,218	79,412,398	2,067,820
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	15,991,588	15,719,282	272,306
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	65,488,630	63,693,116	1,795,514
(e) Capital:			
(1) Investments	4,395,030	3,224,141	1,170,889
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	4,395,030	3,224,141	1,170,889
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	3,066,001	488,083	2,577,918
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	1,329,029	2,736,058	(1,407,029)
(i) Admitted deferred tax assets (2d + 2h)	66,817,659	66,429,174	388,485
3. Deferred Tax Liabilities:			

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(a) Ordinary:			
(1) Investments	5,710,116	4,032,900	1,677,216
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	20,305,010	19,620,727	684,283
(4) Policyholder reserves	2,838,659	3,278,519	(439,860)
(5) Other (including items <5% of total ordinary tax liabilities)	36,336	38,838	(2,502)
(99) Subtotal	28,890,121	26,970,984	1,919,137
(b) Capital:			—
(1) Investments	1,329,029	2,736,059	(1,407,030)
(2) Real estate	—	—	—
(3) Other (including items <5% of total capital tax liabilities)	—	—	—
(99) Subtotal	1,329,029	2,736,059	(1,407,030)
(c) Deferred tax liabilities (3a99 + 3b99)	30,219,150	29,707,043	512,107
4. Net deferred tax assets/liabilities (2i - 3c)	36,598,509	36,722,131	(123,622)

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

	12/31/2016	Effective Tax Rate
Provision computed at statutory rate	5,018,295	35.00 %
Dividends received deduction	(20,817)	(0.15)%
Tax credits	(5,319,178)	(37.10)%
Other invested assets and nonadmitted change	(83,064)	(0.58)%
Derivatives	2,751,534	19.19 %
Statutory reserve basis adjustment	349,647	2.44 %
Other	474,823	3.32 %
Total statutory income taxes	3,171,240	22.12 %
Federal taxes incurred	7,605,629	53.05 %
Change in net deferred income taxes	(4,434,389)	(30.93)%
Total statutory income taxes	3,171,240	22.12 %

	12/31/2015	Effective Tax Rate
Provision computed at statutory rate	16,222,928	35.00 %
Dividends received deduction	(305)	— %
Tax credits	(2,673,626)	(5.77)%
Other invested assets and nonadmitted change	14,208	0.03 %
Derivatives	(2,754,044)	(5.94)%
Statutory reserve basis adjustment	665,000	1.43 %
Other	(54,014)	(0.11)%
Total statutory income taxes	11,420,147	24.64 %
Federal taxes incurred	10,480,476	22.61 %
Change in net deferred income taxes	939,671	2.03 %
Total statutory income taxes	11,420,147	24.64 %

E. At December 31, 2016, the Company had \$0 of net operating loss carryforwards, net capital loss carryforwards and tax credit carryforwards.

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

2016	\$ 7,686,364
2015	\$ 9,988,218
2014	\$ 5,932,223

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

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

The Western and Southern Life Insurance Company (Western and Southern), affiliate of the Company, files a consolidated income tax return with its eligible affiliates, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of affiliates are retained by the affiliate companies. Western and Southern pays all federal income taxes due for all members in the consolidated return. Western and Southern then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2016, the Company has a net receivable of \$593,508 on line 18.1 of page 2.

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

10. Information Concerning Parent, Subsidiaries and Affiliates

A, B & C.

In December 2016, the Company received a \$20.0 million capital contribution from Western & Southern Financial Group, Inc. The capital contribution was in the form of cash.

In December 2015, the Company received a \$40.0 million capital contribution from Western & Southern Financial Group, Inc. The capital contribution was in the form of cash.

- D. The Company did not have any amounts receivable from parent, subsidiaries and affiliates as of December 31, 2016 or 2015. The Company had \$2.3 million and \$2.5 million payable to parent, subsidiaries and affiliates as of December 31, 2016 and 2015, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.
- E. The Company had no guarantees or undertakings for the benefit of an affiliate which resulted in a material contingent exposure of the Company's assets or liabilities.
- F. The Western and Southern Life Insurance Company performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.
- G. All outstanding shares of the Company are owned by the Western & Southern Financial Group, Inc., a non-insurance subsidiary wholly owned by Western-Southern Mutual Holding Company and domiciled in Ohio.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.
- J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the statement period.
- K. Not applicable.
- L. Not applicable.

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

1. Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted amount
a. SSAP No. 97 8a Entities:				
Total SSAP No. 97 8a Entities	xxx	—	—	—
b. SSAP No. 97 8b(ii) Entities:				
Total SSAP No. 97 8b(ii) Entities	xxx	—	—	—
c. SSAP No. 97 8b(iii) Entities:				
52055#101: LLIA, Inc.	100	503,292	—	503,292
Total SSAP No. 97 8b(iii) Entities	xxx	503,292	—	503,292
d. SSAP No. 97 8b(iv) Entities:				
Total SSAP No. 97 8b(iv) Entities	xxx	—	—	—
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	503,292	—	503,292
f. Aggregate Total (a+e)	xxx	503,292	—	503,292

2. NAIC Filing Response Information

SCA Entity (should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities:						
Total SSAP No. 97 8a Entities	xxx	xxx	—	xxx	xxx	xxx
b. SSAP No. 97 8b(ii) Entities:						
Total SSAP No. 97 8b(ii) Entities	xxx	xxx	—	xxx	xxx	xxx
c. SSAP No. 97 8b(iii) Entities:						
52055#101: LLIA, Inc.	S1		—	N	N	I
Total SSAP No. 97 8b(iii) Entities	xxx	xxx	—	xxx	xxx	xxx
d. SSAP No. 97 8b(iv) Entities:						
Total SSAP No. 97 8b(iv) Entities	xxx	xxx	—	xxx	xxx	xxx
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	xxx	—	xxx	xxx	xxx
f. Aggregate Total (a+e)	xxx	xxx	—	xxx	xxx	xxx

*S1 - Sub-1, S2 - Sub-2, or RDF - Resubmission of Disallowed Filing

** I - Immaterial or M - Material

N. Not applicable.

11. Debt

- A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.
- B. FHLB (Federal Home Loan Bank) Agreements.

(1) Through June 30, 2011, the Company was a member of the Federal Home Loan Bank of Indianapolis (FHLBI). On July 1, 2011, the Company terminated its membership with FHLBI and became a member of the Federal Home Loan Bank (FHLB) of Cincinnati. The Company has conducted business activity (borrowings) with the both FHLBI and FHLB. It is part of the Company’s strategy to utilize these funds to increase profitability. The Company has determined the actual/estimated maximum borrowing capacity as \$350.0 million. The Company calculated this amount after a review of its pledgeable assets (both pledged and unpledged) and after applying the respective FHLB borrowing haircuts.

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(2) FHLB Capital Stock

a. Aggregate Totals

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	5,457,664	5,457,664	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	8,195,836	8,195,836	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	13,653,500	13,653,500	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	350,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	4,881,346	4,881,346	
(b) Membership Stock - Class B	—	—	
(c) Activity Stock	7,711,254	7,711,254	
(d) Excess Stock	2,469,400	2,469,400	
(e) Aggregate Total (a+b+c+d)	15,062,000	15,062,000	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	375,000,000	XXX	XXX
11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)			
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)			

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1	2	Eligible for Redemption			
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	5,457,664	5,457,664	—	—	—	—
2. Class B	—	—	—	—	—	—

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)

11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	395,584,958	379,737,949	305,381,459
2. Current Year General Account Total Collateral Pledged	395,584,958	379,737,949	305,381,459
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	346,265,029	328,371,156	272,609,551

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)

11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)

11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)

11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	432,636,279	403,664,816	294,442,898
2. Current Year General Account Maximum Collateral Pledged	432,636,279	403,664,816	294,442,898
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	350,570,374	330,524,435	297,650,000

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(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Separate Accounts	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	305,381,459	305,381,459	—	295,355,981
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	305,381,459	305,381,459	—	295,355,981
2. Prior Year-end				
(a) Debt	—			XXX
(b) Funding Agreements	272,609,551	272,609,551		260,436,034
(c) Other	—			XXX
(d) Aggregate Total (a+b+c)	272,609,551	272,609,551	—	260,436,034

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Separate Accounts
1. Debt	—	—	—
2. Funding Agreements	308,372,634	308,372,634	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	308,372,634	308,372,634	—

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

A. Defined Benefit Plan

The Company has no employee retirement plan. However, it contributes its share toward the retirement plans of Western and Southern.

B. Not applicable.

C. Not applicable.

D. Not applicable.

E. Defined Contribution Plan. None.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company’s share of net expense for the qualified pension plan was \$0.8 million and \$0.8 million for 2016 and 2015.

H. Postemployment Benefits and Compensated Absences. Not applicable.

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

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

- (1) The Company has one class of common stock with a par value of \$1 per share. At December 31, 2016, the Company had 10,000,000 shares authorized, 2,500,000 shares issued and 2,500,000 shares outstanding.
- (2) The Company has no preferred stock outstanding.
- (3) The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company's surplus as of the prior December 31, or (ii) the Company's net income for the twelve month period ending the prior December 31. Dividends are noncumulative.
- (4) Not applicable.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.
- (6) There were no restrictions placed on the Company's surplus.
- (7) There are no advances of surplus.
- (8) There was no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company does not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$13,486,926.
- (11) There were no surplus debentures or similar item outstanding during the statement periods.
- (12) There have been no restatements of surplus due to quasi-reorganizations.
- (13) Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of \$10,379,486.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of \$77,161,506.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

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

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

E. Joint and Several Liabilities. None.

F. All Other Contingencies. None.

15. Leases

A. The Company did not have any material lease obligations at December 31, 2016.

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

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk. No change.

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

- A. Transfers of Receivables as Sales. None.
- B. (1) See Note 5E for information regarding securities lending.
(2) Not applicable.
(3) Not applicable.
(4) Not applicable.
(5) Not applicable.
(6) Not applicable.
(7) Not applicable.
- C. The Company did not have any wash sales for securities with a NAIC designation of 3 or below, or unrated.

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

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

20. Fair Value Measurements

- A.
- (1) Fair Value Measurements at December 31, 2016

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Bonds: Industrial & miscellaneous	—	—	339,645	339,645
Common stock: Industrial & miscellaneous	58,402,501	—	—	58,402,501
Derivative assets: Options, purchased	—	—	58,138,533	58,138,533
Total assets at fair value	58,402,501	—	58,478,178	116,880,679

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
b. Liabilities at fair value				
Derivative liabilities: Options, written	—	—	(40,620,874)	(40,620,874)
Total liabilities at fair value	—	—	(40,620,874)	(40,620,874)

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

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

Year Ended at 12/31/2016

Description	Beginning Balance at 01/01/2016	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2016
a. Assets										
Bonds: Industrial & miscellaneous	509,344	1,350,000	—	(229,500)	(105,696)	—	—	(1,120,500)	(64,003)	339,645
Derivative assets	20,217,966	—	—	(26,996,107)	35,492,225	37,662,181	—	—	(8,237,732)	58,138,533
Total Assets	20,727,310	1,350,000	—	(27,225,607)	35,386,529	37,662,181	—	(1,120,500)	(8,301,735)	58,478,178

Description	Beginning Balance at 01/01/2016	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2016
b. Liabilities										
Derivative liabilities	(11,258,883)	—	—	22,874,468	(27,630,694)	—	(24,605,765)	—	—	(40,620,874)
Total liabilities	(11,258,883)	—	—	22,874,468	(27,630,694)	—	(24,605,765)	—	—	(40,620,874)

- (3) The Company’s policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.
- (4) Investments in Level 3 include NAIC 6 rated industrial & miscellaneous bonds. These securities are currently rated below investment grade. To measure fair value, they are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality and maturity of each security.

The derivatives in Level 3 consist of options on the S&P 500 Index and Goldman Sachs Multi-Asset Class index and are valued using a valuation model and inputs from outside sources. The models include the Black-Scholes-Merton model for point to point options, spreads and average (SPAV) algorithm model for monthly

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average options and a Monte Carlo model monthly cap (cliquet) options. The SPAV model is provided by Financial Engineering Associates of Berkley, California.

The assumptions used to determine the fair value of derivatives in Level 3 are derived from outside sources. Bloomberg Investment Services supplies the S&P Index level, the dividend yield and the London Interbank Offering (interest) Rates (LIBOR). Investment banks supply estimates of the implied volatility surface. Other than interpolation of the interest rates and implied volatility rates all inputs are provided by the outside sources.

The fair value of common stock has been determined utilizing publicly quoted prices from third-party pricing services.

- B. Not applicable.
- C. The carrying amounts and fair values of the Company’s significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	3,542,891,367	3,424,661,149	2,147,779	3,275,263,859	265,479,729	
Common stock: Unaffiliated**	72,087,401	72,087,401	72,087,401	—	—	
Preferred stock	25,304,075	27,394,032	—	25,304,075		
Mortgage loans	406,482,851	390,533,251	—	—	406,482,851	
Cash, cash equivalents, & short-term investments	71,154,633	71,154,633	71,154,633	—	—	
Other invested assets: Surplus notes	52,930,671	46,754,522	—	52,930,671	—	
Securities lending reinvested collateral assets	14,437,209	14,437,209	14,437,209	—	—	
Derivative assets	58,138,533	58,138,533	—	—	58,138,533	
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(392,555,909)	(373,685,103)	—	—	(392,555,909)	
Fixed-indexed annuity contracts	(1,255,193,645)	(1,269,245,757)	—	—	(1,255,193,645)	
Derivative liabilities	(40,620,874)	(40,620,874)	—	—	(40,620,874)	
Cash collateral payable	(3,950,000)	(3,950,000)	—	(3,950,000)	—	
Securities lending liability	(116,525,743)	(116,525,743)	—	(116,525,743)	—	

** Includes FHLB common stock which is held at cost.

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

Debt Securities and Surplus Notes

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

Equity Securities

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

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Mortgage Loans

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

Cash, Cash Equivalents and Short-Term Investments

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

Securities Lending Reinvested Collateral Assets

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

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined using valuation models incorporating significant unobservable inputs, including projected discounted cash flows, applicable swap curves and implied volatilities.

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

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

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

Cash Collateral Payable

The payable represents the obligation to return cash collateral the Company has received relating to derivative instruments. The fair value is based upon the stated amount.

Securities Lending Liability

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

D. Not applicable.

21. Other Items

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

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

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

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

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

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

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

(3) Direct exposure through other investments.

	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	69,195	69,054	69,130	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	69,195	69,054	69,130	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 0.00%

G. Retained Assets

(1) The Company offered retained asset accounts as an optional form of settlement for life insurance policy proceeds in 2016. The retained asset account option provided to beneficiaries was the default method for satisfying life insurance claims in 2016 in states that did not require policyholders to explicitly select a settlement option. In states that require policyholders to explicitly select a settlement option, state regulations are adhered to and the retained asset account option does not serve as the default option. The Company’s retained asset accounts are serviced by an unaffiliated bank, with the assets and liabilities related to these accounts remaining on the Company’s financial statements. These retained asset accounts are included in the liability for deposit-type contracts.

The interest rate paid to retained asset accountholders was 0.5% in 2016 and 2015. The accountholder is not charged for routine administrative fees associated with the retained asset account. The accountholder is responsible for fees associated with insufficient funds drafts on the account and stop payments on drafts on the account.

(2) The number and balance of retained asset accounts in force as of December 31, 2016 and December 31, 2015 are as follows:

	In Force			
	As of End of Current Year		As of End of Prior Year	
	Number	Balance	Number	Balance
a. Up to and including 12 Months	14	1,468,776	14	1,132,982
b. 13 to 24 Months	8	941,001	8	1,090,170
c. 25 to 36 Months	7	844,116	10	831,859
d. 37 to 48 Months	8	314,965	2	8,931
e. 49 to 60 Months	1	6,019	—	—
f. Over 60 Months	8	452,674	12	515,112
g. Total	46	4,027,551	46	3,579,054

(3)

	Individual		Group	
	(1) Number	(2) Balance/Amount	(3) Number	(4) Balance/amount
a. Number/balance of retained asset accounts at the beginning of the year	46	3,579,054	—	—
b. Number/amount of retained asset accounts issued/added during the year	20	3,834,954	—	—
c. Investment earnings credited to retained asset accounts during the year	XXX	3,961	XXX	—
d. Fees and other charges assessed to retained asset account during the year	XXX	75	XXX	—
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year	—	—	—	—
f. Number/amount of retained asset accounts closed/withdrawn during the year	20	3,390,343	—	—
g. Number/balance of retained asset accounts at the end of the year (g = a + b + c - d - e - f)	46	4,027,551	—	—

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 27, 2017.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)

(2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes () No (X)

Section 2 - Ceded Reinsurance Report - Part A

(1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (X)

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate.

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement?

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X)

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Section 3 - Ceded Reinsurance Report - Part B

- (1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current of anticipated experience of the business reinsured in making this estimate. \$0
- (2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? Yes (☐) No (☒)
- (3) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

- B. The Company had no uncollectible reinsurance balances written off through income or expense during the year.
- C. The Company had no commutation of reinsurance reflected in income or expense during the year.
- D. Certified reinsurer rating downgraded or status subject to revocation. None.
- E. Reinsurance of variable annuity contracts with an affiliated captive reinsurer. None.
- F. Reinsurance agreement with an affiliated captive reinsurer. None.
- G. Ceding entities that utilize captive reinsurers to assume reserves subject to the XXX/AXXX captive framework. None.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

- A. Method used to estimate accrued retrospective premium adjustments. None.
- B. None.
- C. Amount of net premiums written that are subject to retrospective rating features. None.
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act. None.
- E. Risk Sharing Provisions of the Affordable Care Act.

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

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

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable					—	—			A	—	—
2. Premium adjustments payable					—	—			B	—	—
3. Subtotal ACA Permanent Risk Adjustment Program	—	—	—	—	—	—	—	—		—	—
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid					—	—			C	—	—
2. Amounts recoverable for claims unpaid (contra liability)					—	—			D	—	—
3. Amounts receivable relating to uninsured plans					—	—			E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium					—	—			F	—	—
5. Ceded reinsurance premiums payable					—	—			G	—	—
6. Liability for amounts held under uninsured plans					—	—			H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium					—	—			I	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk Sharing Provisions	—	—	—	—	—	—	—	—		—	—

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

26. Intercompany Pooling Arrangements. None.

27. Structured Settlements. None.

28. Health Care Receivables. None.

29. Participating Policies.

For the year ended 2016, the relative percentage of participating insurance is 12.5% based upon in force amounts; for 2015, the percentage was 13.4%. Reference should be made to the Exhibit of Life Insurance - Classification of amount of Insurance by Participating Status.

The Company accounts for its policyholder dividends on an accrual basis consistent with SSAP 51 and 54, which includes dividends due and unpaid, amounts apportioned for payment in the following 12 months with the assumption that all policies remain in force at their current face amount, and dividends left on deposit to accumulate interest. For participating business, the total amounts incurred were \$16,705,756 and \$17,159,181 for 2016 and 2015, respectively.

There are no other amounts of additional income allocated to participating policies in the financial statements.

30. Premium Deficiency Reserves. None.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

31. Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
2. Policies issued prior to January 1, 1948, for substandard lives are charged the gross premiums for a rated age. Mean reserves are determined by computing the regular mean reserves at the rated age. Policies issued after January 1, 1948, for substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are determined by computing the regular mean reserve at the true age and holding an additional one-half (1/2) of the extra premium charge for the year.
3. As of December 31, 2016, the Company had \$164,372,922 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the state of Ohio. Reserves to cover this insurance totaled \$1,339,721 at year-end and are reported in Exhibit 5, Life Insurance and Annuities sections.
4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.
5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.
6. The details for other changes: None.

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

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	—	—	—	—	0.0%
(2) At book value less current surrender charge of 5% or more	759,424,163	—	—	759,424,163	43.2%
(3) At fair value	—	—	—	—	0.0%
(4) Total with market value adjustment or at fair value (total of 1 through 3)	759,424,163	—	—	759,424,163	43.2%
(5) At book value without adjustment (minimal or no charge or adjustment)	628,202,914	—	—	628,202,914	35.7%
B. Not subject to discretionary withdrawal	369,998,496	—	—	369,998,496	21.1%
C. Total (gross: direct + assumed)	1,757,625,573	—	—	1,757,625,573	100.0%
D. Reinsurance ceded	27,258,470	—	—	27,258,470	
E. Total (net)* (C) - (D)	1,730,367,103	—	—	1,730,367,103	
* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.					

F. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	1,351,146,898
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	12,345,203
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	366,875,002
4. Subtotal	1,730,367,103
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	—
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder dividend and coupon accumulations	—
8. Policyholder premiums	—
9. Guaranteed interest contracts	—
10. Other contract deposit funds	—
11. Subtotal	—
12. Combined Total	1,730,367,103

33. Premiums and Annuity Consideration Deferred and Uncollected

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

Type	(1)	(2)
	Gross	Net of Loading
(1) Industrial	—	—
(2) Ordinary new business	2,551,609	949,278
(3) Ordinary renewal	55,430,059	49,896,898
(4) Credit Life	—	—
(5) Group Life	—	—
(6) Group Annuity	—	—
(7) Totals	57,981,668	50,846,176

34. Separate Accounts. None.

35. Loss/Claim Adjustment Expenses. None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

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

Yes [X] No []

1.2

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

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

1.3

State Regulating?

Ohio

2.1

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

Yes [] No [X]

2.2

If yes, date of change:

3.1

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

12/31/2012

3.2

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

12/31/2012

3.3

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

10/02/2013

3.4

By what department or departments?
Ohio Department of Insurance

3.5

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

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

3.6

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

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

4.1

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

Yes [X] No []
Yes [] No [X]

4.2

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

Yes [] No [X]
Yes [] No [X]

5.1

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

Yes [] No [X]

5.2

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

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

6.1

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

Yes [] No [X]

6.2

If yes, give full information:

7.1

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

Yes [] No [X]

7.2

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

1	2
Nationality	Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

- 8.1

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

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

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

Yes [] No [X]
- 8.4

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

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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Ernst & Young
1900 Scripps Center
312 Walnut Street
Cincinnati, OH 45202
- 10.1

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

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
- 10.3

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

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
- 10.5

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

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Daniel Harris
400 Broadway
Cincinnati, OH 45202
Officer of the Company
- 12.1

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

Yes [X] No []
- 12.11

Name of real estate holding company

Various
- 12.12

Number of parcels involved

5
- 12.13

Total book/adjusted carrying value

\$96,076,244
- 12.2

If, yes provide explanation:

The Company has investments on Schedule BA that are classified as Real Estate and LIHTCs.
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

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

Yes [] No []
- 13.3

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

Yes [] No []
- 13.4

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

Yes [] No [] N/A []
- 14.1

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

Yes [X] No []
- (a)

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

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

Compliance with applicable governmental laws, rules and regulations;
- (d)

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

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [X] No []
- 14.21

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

Presentation, wording, and contact persons
- 14.3

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

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$

20.12 To stockholders not officers\$

20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$

20.22 To stockholders not officers\$

20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others\$

21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment\$

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [X] N/A []
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$117,810,819
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [] N/A []
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [] N/A []
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

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

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	117,810,819
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	117,823,995
24.103	Total payable for securities lending reported on the liability page.	\$	116,525,743

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes ☒ No ☐

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	13,684,900
		25.28 On deposit with states	\$	2,305,496
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	395,584,958
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes ☒ No ☐

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

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes ☐ No ☒

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes ☒ No ☐

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

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
FEDERAL HOME LOAN BANK	CINCINNATI OH 45202
FEDERAL HOME LOAN BANK	INDIANAPOLIS IN 45240
DEUTSCHE BANK TRUST COMPANY AMERICAS	60 WALL STREET NY NY 10005

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes ☐ No ☒

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
FT WASHINGTON INVESTMENT ADVISORS	A.....
.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?..... Yes [] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [] No []

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107126	FT WASHINGTON INVESTMENT ADVISORS	KSRXYW3EHSEF8KM62609	Securities Exchange Commission	DS.....
.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	3,499,173,659	3,617,403,895	118,230,236
30.2 Preferred stocks	27,394,032	25,304,075	(2,089,957)
30.3 Totals	3,526,567,691	3,642,707,970	116,140,279

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values are generally obtained from IDC, Princeton Financial Spread Pricing Module and/or an Internal Pricing Committee/Internal Pricing Models

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

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

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

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

32.2 If no, list exceptions:
.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$431,712

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

1 Name	2 Amount Paid
Standard & Poor's Rating Service	286,290
.....

34.1 Amount of payments for legal expenses, if any?\$131,956

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

1 Name	2 Amount Paid
Sutherland Asbill & Brennan LLP	85,013
Thompson Hine LLP	34,887
.....

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

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

1 Name	2 Amount Paid
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only

\$

1.3

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

\$

1.31

Reason for excluding:

1.4

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

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$0

1.62

Total incurred claims

\$0

1.63

Number of covered lives

.....0

All years prior to most current three years

1.64

Total premium earned

\$0

1.65

Total incurred claims

\$0

1.66

Number of covered lives

.....0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$0

1.72

Total incurred claims

\$0

1.73

Number of covered lives

.....0

All years prior to most current three years

1.74

Total premium earned

\$0

1.75

Total incurred claims

\$0

1.76

Number of covered lives

.....0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....0

2.2

Premium Denominator

569,531,426532,937,301

2.3

Premium Ratio (2.1/2.2)

0.0000.000

2.4

Reserve Numerator

22,72924,496

2.5

Reserve Denominator

3,880,462,7483,618,129,273

2.6

Reserve Ratio (2.4/2.5)

0.0000.000

3.1

Does this reporting entity have Separate Accounts?

Yes [] No [X]

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

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

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$

3.4

State the authority under which Separate Accounts are maintained:

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [] No []

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No []

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$26,356,936

4.22

Received

\$

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]

5.2

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

5.21

Page 3, Line 1

\$

5.22

Page 4, Line 1

\$

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

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

\$150,825,285

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$15,233,550

7.12

Stock

\$

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

GENERAL INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

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

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

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

13.1 Direct Premium Written\$361,337,375

13.2 Total Incurred Claims\$49,517,260

13.3 Number of Covered Lives89,241

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

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2016	2 2015	3 2014	4 2013	5 2012
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	12,076,727	11,911,592	11,494,501	11,145,502	10,666,282
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	8,147,728	7,942,790	7,877,135	7,429,794	6,679,029
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	27,729	31,133	41,115	43,423	47,146
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	20,252,184	19,885,515	19,412,751	18,618,719	17,392,457
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	661,331	747,148	804,672	943,662	1,992,280
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	695,535	772,663	920,227	1,091,127	465,628
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	1,356,866	1,519,811	1,724,899	2,034,789	2,457,908
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	396,688,950	389,789,424	383,873,411	404,734,372	390,051,505
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	151,865,358	126,298,988	132,943,171	174,850,484	160,684,664
16 Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	56,463	65,724	56,436	69,341	79,580
17.2 Group annuities (Line 20.4, Col. 7)	20,920,655	16,783,165	19,931,732	13,603,407	10,486,701
18.1 A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	569,531,426	532,937,301	536,804,750	593,257,604	561,302,450
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	4,911,434,820	4,548,053,001	4,067,788,940	3,836,511,614	3,322,052,611
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	4,622,779,463	4,286,626,351	3,863,420,643	3,642,784,275	3,161,322,430
23. Aggregate life reserves (Page 3, Line 1)	3,869,996,566	3,610,807,526	3,407,087,604	3,156,586,063	2,798,326,940
24. Aggregate A & H reserves (Page 3, Line 2)	475,360	526,418	597,508	769,564	850,824
25. Deposit-type contract funds (Page 3, Line 3)	366,875,002	329,212,574	211,067,931	220,018,834	226,561,615
26. Asset valuation reserve (Page 3, Line 24.01)	47,514,211	38,380,227	36,512,417	38,655,952	23,335,695
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	286,155,357	258,926,650	201,868,297	191,227,339	158,230,181
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	271,580,444	229,141,434	241,217,025	334,441,385	340,416,251
Risk-Based Capital Analysis					
30. Total adjusted capital	364,841,234	326,816,787	266,127,086	256,087,354	206,365,361
31. Authorized control level risk - based capital	50,802,272	45,236,573	35,321,802	36,096,796	28,095,133
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	71.8	73.5	74.9	75.2	79.0
33. Stocks (Lines 2.1 and 2.2)	2.1	1.7	2.2	2.4	1.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	8.2	7.2	7.4	6.9	7.8
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	1.5	2.8	0.7	0.7	0.7
37. Contract loans (Line 6)	10.3	10.3	10.1	9.4	9.4
38. Derivatives (Page 2, Line 7)	1.2	0.5	1.3	1.9	1.0
39. Other invested assets (Line 8)	4.5	3.2	1.7	1.1	0.7
40. Receivables for securities (Line 9)	0.1	0.1	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.3	0.9	1.7	2.3	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)				0	
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)				0	
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	503,292	438,235	394,253	358,088	330,438
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate				0	
49. All other affiliated	57,959,427	23,896,795	23,380,119	19,762,860	
50. Total of above Lines 44 to 49	58,462,719	24,335,030	23,774,372	20,120,948	330,438
51. Total Investment in Parent included in Lines 44 to 49 above				0	
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	22,655,554	19,568,003	19,099,631	16,595,428	10,223,829
53. Total admitted assets (Page 2, Line 28, Col. 3)	4,911,434,820	4,548,053,001	4,067,788,940	3,836,511,614	3,322,052,611
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	196,804,311	192,715,882	183,254,856	163,779,834	158,022,486
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(6,974,140)	9,583,593	10,370,532	9,330,903	1,331,492
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	11,098,186	(14,462,568)	(1,603,755)	11,919,191	6,915,439
57. Total of above Lines 54, 55 and 56	200,928,357	187,836,907	192,021,633	185,029,928	166,269,417
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11)	329,358,618	343,997,167	312,303,096	247,673,717	217,327,082
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	180,215	189,295	181,723	154,626	269,916
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	206,145,845	205,019,500	199,139,208	237,161,173	219,370,083
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(51,058)	(71,090)	(172,056)	(81,260)	(172,397)
62. Dividends to policyholders (Line 30, Col. 1)	56,574,004	52,703,253	49,061,222	46,480,837	43,347,528
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	11.2	12.2	16.5	14.4	16.1
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	4.9	5.4	5.7	5.0	5.3
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	655,575	715,713	779,231	924,190	1,120,740
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	526,418	597,508	769,564	933,056	1,023,221
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	0	0	0	0	0
73. Ordinary - life (Col. 3)	3,668,107	5,679,691	683,173	557,527	10,364,985
74. Ordinary - individual annuities (Col. 4)	6,522,432	17,566,953	3,692,552	(1,940,525)	4,833,143
75. Ordinary-supplementary contracts (Col. 5)	254,877	(421,511)	(381,920)	(52,937)	148,466
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	(66,647)	267,901	30,800	(447,711)	(89,043)
78. Group annuities (Col. 8)	860,254	586,294	(167,244)	(550,434)	152,281
79. A & H-group (Col. 9)	(58,180)	(30,150)	195,359	275,430	(91,796)
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	0	0	0	0	(291,850)
82. Aggregate of all other lines of business (Col. 12)	(1,288,027)	(335,996)	(5,506,038)	(15,007,964)	(36,885)
83. Total (Col. 1)	9,892,817	23,313,182	(1,453,318)	(17,166,614)	14,989,301

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	91,299	19,854,382	0	0	0	1,325	31,133	19,885,515
2. Issued during year		0	3,544	1,356,866		0			0	1,356,866
3. Reinsurance assumed										0
4. Revived during year			47	20,847						20,847
5. Increased during year (net)				0						0
6. Subtotals, Lines 2 to 5	0	0	3,591	1,377,713	0	0	0	0	0	1,377,713
7. Additions by dividends during year	XXX		XXX	118,614	XXX		XXX	XXX		118,614
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	94,890	21,350,709	0	0	0	1,325	31,133	21,381,842
Deductions during year:										
10. Death			1,112	47,892			XXX	13	707	48,599
11. Maturity			28	137			XXX			137
12. Disability			0	0			XXX			0
13. Expiry			481	50,248						50,248
14. Surrender			2,865	700,943						700,943
15. Lapse			948	289,256						289,256
16. Conversion			50	19,318			XXX	XXX	XXX	19,318
17. Decreased (net)			6	18,460				74	2,697	21,157
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	5,490	1,126,254	0	0	0	87	3,404	1,129,658
21. In force end of year (Line 9 minus Line 20)	0	0	89,400	20,224,455	0	0	0	1,238	27,729	20,252,184
22. Reinsurance ceded end of year	XXX		XXX	13,493,936	XXX		XXX	XXX	10,402	13,504,338
23. Line 21 minus Line 22	XXX	0	XXX	6,730,519	XXX	(b) 0	XXX	XXX	17,327	6,747,846
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

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

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1	2	3	4
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	621,860
25. Other paid-up insurance			9,773	2,978,181
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
Term Insurance Excluding Extended Term Insurance	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)
27. Term policies - decreasing				
28. Term policies - other	544	320,404	9,257	3,970,653
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX	375,131	XXX	4,149,027
31. Totals (Lines 27 to 30)	544	695,535	9,257	8,119,680
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	445
33. Totals, extended term insurance	XXX	XXX	343	27,603
34. Totals, whole life and endowment	3,000	661,331	79,800	12,076,727
35. Totals (Lines 31 to 34)	3,544	1,356,866	89,400	20,224,455

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial				
37. Ordinary	1,356,866		17,697,437	2,527,018
38. Credit Life (Group and Individual)				
39. Group			27,729	
40. Totals (Lines 36 to 39)	1,356,866	0	17,725,166	2,527,018

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1	2	3	4
	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	Number of Certificates	Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21			745	7,911

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	70,764
---	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Scheduled annual decrease
47.2

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1	2	3	4	5	6	7	8
Disability Provisions	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Certificates	Amount of Insurance (a)
48. Waiver of Premium			19,940	3,989,411			340	11,485
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other			4,089	705,758				
52. Total	0 (b)	0	24,029 (b)	4,695,169	0 (b)	0	340 (b)	11,485

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	492	236	0	0
2. Issued during year	23	68		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	515	304	0	0
Deductions during year:				
6. Decreased (net)	53	21		
7. Reinsurance ceded	1	4		
8. Totals (Lines 6 and 7)	54	25	0	0
9. In force end of year	461	279	0	0
10. Amount on deposit		(a) 5,253,717		(a)
11. Income now payable	461	126		
12. Amount of income payable	(a) 1,882,688	(a) 1,800,711	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	805	18,766	367	2,608
2. Issued during year	36	1,589	76	532
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	841	20,355	443	3,140
Deductions during year:				
6. Decreased (net)	54	1,621	25	177
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	54	1,621	25	177
9. In force end of year	787	18,734	418	2,963
Income now payable:				
10. Amount of income payable	(a) 8,726,239	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 1,200,991,892	XXX	(a) 106,974,844

ACCIDENT AND HEALTH INSURANCE							
		Group		Credit		Other	
		1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1.	In force end of prior year	0		0		339	252,915
2.	Issued during year						
3.	Reinsurance assumed						
4.	Increased during year (net)		XXX		XXX		XXX
5.	Totals (Lines 1 to 4)	0	XXX	0	XXX	339	XXX
Deductions during year:							
6.	Conversions		XXX	XXX	XXX	XXX	XXX
7.	Decreased (net)		XXX		XXX	49	XXX
8.	Reinsurance ceded		XXX		XXX		XXX
9.	Totals (Lines 6 to 8)	0	XXX	0	XXX	49	XXX
10.	In force end of year	0	(a)	0	(a)	290	(a) 212,045

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	2,997	7,721
2. Issued during year	423	76
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	3,420	7,797
Deductions During Year:		
6. Decreased (net)	475	504
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	475	504
9. In force end of year	2,945	7,293
10. Amount of account balance	(a) 25,150,071	(a) 24,127,146

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only		6	7
				2	3	4	5		
Active Status								Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama	AL	L	2,157,081	1,273,541	0		3,430,622	
2.	Alaska	AK	L	41,885				41,885	
3.	Arizona	AZ	L	10,111,723	2,837,745	926		12,950,394	
4.	Arkansas	AR	L	2,334,290	671,352	1,039		3,006,681	23,180
5.	California	CA	L	29,370,277	17,276,592	24,264		46,671,133	
6.	Colorado	CO	L	16,656,424	5,100,924	975		21,758,323	
7.	Connecticut	CT	L	10,606,817	11,627,615	11,542		22,245,974	
8.	Delaware	DE	L	1,202,343	331,285	23		1,533,651	
9.	District of Columbia	DC	L	1,497,669	1,060,281	0		2,557,950	
10.	Florida	FL	L	16,054,005	8,266,005	14,298		24,334,308	
11.	Georgia	GA	L	4,751,122	2,599,243	1,740		7,352,105	
12.	Hawaii	HI	L	7,880,005	677,225	15,629		8,572,859	
13.	Idaho	ID	L	2,431,214	1,028,656			3,459,870	
14.	Illinois	IL	L	10,274,222	2,859,138	7,534		13,140,894	
15.	Indiana	IN	L	7,948,248	1,328,799	24,070		9,301,117	113,800
16.	Iowa	IA	L	3,247,101	475,531	7,616		3,730,248	
17.	Kansas	KS	L	5,229,763	2,286,440	2,816		7,519,019	
18.	Kentucky	KY	L	2,493,150	927,479	1,736		3,422,365	
19.	Louisiana	LA	L	1,453,881	231,523	2,239		1,687,643	
20.	Maine	ME	L	556,639	739,202	149		1,295,990	
21.	Maryland	MD	L	12,883,870	8,877,130	2,249		21,763,249	
22.	Massachusetts	MA	L	6,036,565	9,572,429	17,813		15,626,807	383,370
23.	Michigan	MI	L	9,781,521	1,529,829	14,211		11,325,561	
24.	Minnesota	MN	L	6,474,223	2,676,298	247		9,150,768	
25.	Mississippi	MS	L	838,658	778,903	0		1,617,561	
26.	Missouri	MO	L	25,867,539	1,355,665	476		27,223,680	
27.	Montana	MT	L	1,108,473	86,131			1,194,604	
28.	Nebraska	NE	L	4,152,359	4,103,392	2,674		8,258,425	
29.	Nevada	NV	L	1,269,007	1,122,455	222		2,391,684	250,000
30.	New Hampshire	NH	L	2,032,591	5,040,266	9,358		7,082,215	100,000
31.	New Jersey	NJ	L	14,123,059	3,953,586	16,845		18,093,490	
32.	New Mexico	NM	L	2,433,817	597,621	0		3,031,438	47,491
33.	New York	NY	N	866,512	237,548	2,692		1,106,752	
34.	North Carolina	NC	L	9,368,296	3,164,236	1,986		12,534,518	87,201
35.	North Dakota	ND	L	811,312				811,312	
36.	Ohio	OH	L	16,771,526	3,143,382	8,111		19,923,019	216,883,500
37.	Oklahoma	OK	L	1,733,603	819,662	0		2,553,265	
38.	Oregon	OR	L	2,446,983	1,092,019	853		3,539,855	
39.	Pennsylvania	PA	L	21,281,834	11,718,633	21,780		33,022,247	683,586
40.	Rhode Island	RI	L	672,215	3,077,577	2,276		3,752,068	115,942
41.	South Carolina	SC	L	3,393,027	1,974,186	2,202		5,369,415	
42.	South Dakota	SD	L	867,081	750,972			1,618,053	
43.	Tennessee	TN	L	4,009,595	1,618,365	2,080		5,630,040	
44.	Texas	TX	L	35,451,239	20,063,924	3,385		55,518,548	
45.	Utah	UT	L	3,203,524	1,862,120	0		5,065,644	
46.	Vermont	VT	L	1,736,946	833,600			2,570,546	
47.	Virginia	VA	L	18,373,277	12,454,004	13,279		30,840,560	
48.	Washington	WA	L	10,193,681	5,532,171	3,317		15,729,169	
49.	West Virginia	WV	L	1,375,576	1,137,939	11,106		2,524,621	
50.	Wisconsin	WI	L	4,956,108	2,341,533	0		7,297,641	
51.	Wyoming	WY	L	415,888	597,705			1,013,593	
52.	American Samoa	AS	N	2,107				2,107	
53.	Guam	GU	N	33,899				33,899	
54.	Puerto Rico	PR	N	67,804				67,804	
55.	U.S. Virgin Islands	VI	N	5,801				5,801	
56.	Northern Mariana Islands	MP	N					0	
57.	Canada	CAN	N	5				5	
58.	Aggregate Other Alien	OT	XXX	432,629	8,900	561	0	442,090	0
59.	Subtotal	(a)	50	361,770,009	173,720,757	254,319	0	535,745,085	218,688,070
90.	Reporting entity contributions for employee benefits plans	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		66,799,856	17,834			66,817,690	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX		1,813,124				1,813,124	
94.	Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95.	Totals (Direct Business)	XXX		430,382,989	173,738,591	254,319	0	604,375,899	218,688,070
96.	Plus reinsurance assumed	XXX						0	
97.	Totals (All Business)	XXX		430,382,989	173,738,591	254,319	0	604,375,899	218,688,070
98.	Less reinsurance ceded	XXX		34,591,067	878,658	254,318		35,724,043	
99.	Totals (All Business) less Reinsurance Ceded	XXX		395,791,922	172,859,933	(b) 1	0	568,651,856	218,688,070
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien	XXX		432,629	8,900	561		442,090	
58002.	XXX							
58003.	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		432,629	8,900	561	0	442,090	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

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

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

By state of residence of the policyholder

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Modco adjustment Wilton reinsurance	212,392	60,078
2505. Uncashed drafts and checks that are pending escheatment to the state	109,854	167,199
2597. Summary of remaining write-ins for Line 25 from overflow page	322,246	227,277

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Miscellaneous expense	16,100	0
2797. Summary of remaining write-ins for Line 27 from overflow page	16,100	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Lafayette Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
2704. Miscellaneous expense	16,100											16,100
2797. Summary of remaining write-ins for Line 27 from overflow page	16,100	0	0	0	0	0	0	0	0	0	0	16,100

ALPHABETICAL INDEX

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